

A HOUSING SYMPOSIUM



AFFORDABLE HOUSING FOR ALBERTANS

Final Report



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This is only the beginning



Honourable Iris Evans
Minister, Alberta Municipal Affairs

November 1998

It's hard to imagine that just last June we and more than 500 other stakeholders met in Edmonton for the Housing Symposium. Through your hard work and contributions, the symposium was a great success. We are now releasing to you a summary report.

It was a mammoth undertaking to pull together and summarize all the ideas you and other attendees suggested, but a tremendous effort from everyone was made to include all the issues and suggestions submitted—including those from *Post-it* notes in the hallway!

We heard from seniors who wanted better support services; low-income groups who identified lack of community support as an issue; the modest income group wanting better development regulations; and the special needs group who stressed the need for better coordination and cooperation within government.

The goal of the symposium was to share the most current information about Alberta's housing situation, encourage partnerships and develop ideas for community-based social and affordable housing initiatives. My ministry is using your ideas to develop Alberta Municipal Affairs 1999 Business Plan. As you can see by reading this report, we have done our best to summarize the thoughts and suggestions of all participants, while not filtering out individual ideas.

Working with everyone on this has been truly rewarding and I appreciate your effort in tackling the challenge of creating affordable housing options for all Albertans. As always, I welcome your comments and suggestions.

Alberta
MUNICIPAL AFFAIRS

A handwritten signature in black ink that reads "Iris S. Evans".

Minister, Alberta Municipal Affairs



his is only the beginning



November 1977

The first step in the process of change is to recognize the need for change. This is a process that begins with a recognition of the current situation and a desire to improve it. It is a process that requires a commitment to the goal of change and a willingness to take the necessary steps to achieve it.

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John F. Kennedy

John F. Kennedy



A Housing Symposium Affordable Housing for Albertans

Final Report

1. Introduction

The Housing Symposium was held in Edmonton June 15 and 16, 1998 to address the pressing need for more affordable housing for families, senior citizens and Albertans with special needs. The primary goal of the symposium was to create an opportunity for participants to share ideas and solutions which could be used to guide the development of Alberta Municipal Affairs' 1999 Business Plan.

About 550 people from the business community, the home building industry, the non-profit sector, housing and support service providers, government departments, the municipal government sector, health authorities, and the general public from across the province responded to the Honourable Iris Evans' invitation and attended the two-day symposium. All Albertans who were concerned about housing issues and willing to contribute ideas were invited to participate. To help make this possible, no registration fee was charged (Minister Evans suggested that participants donate their registration savings or an equivalent amount in time to a favourite charity in their community). Indeed, it was regrettable that some late registrants could not be accommodated because the meeting facility had reached capacity.

Discussions at the symposium were organized into four streams (low income households, modest income households, seniors and persons with special needs) in recognition of the unique characteristics of households within these streams and the different solutions which may be required. To facilitate discussions and maintain focus, each stream was assigned a facilitator and six panel speakers. The facilitators and panelists were chosen based on their knowledge, experience, and interest in their field. The idea was to ensure that each group would have sufficient expertise in the following areas: policy, finance/investment, land use, technical design, legal/administration/organization, and government (elected officials). Based on results from the round table groups, the panelists did an excellent job in stimulating discussion, as the volume and quality of information and ideas generated was exceptional.

The next section of this report summarizes the process Alberta Municipal Affairs used to pull all the ideas together and present them in a format that is digestible and comprehensible. An enormous number of ideas and suggestions were generated as a result of the symposium. Despite the large volume of information, effort was

made to include every idea and issue that was raised, including *Post-it* notes ideas, responses from the four "What We Heard" discussions papers that were sent out prior to the symposium and letters received after the symposium. These ideas are summarized as they were worded in a series of tables included in the "Findings" section.

The Housing Symposium was only the beginning of a process intended to establish community-based partnerships which will assure that all Albertans have access to safe, suitable and affordable housing. In the last section we will outline the steps Alberta Municipal Affairs has taken since the symposium, our plans for future action and ways that you can participate.

Lastly, additional information from the symposium has been provided in the following appendices:

Appendix A - Keynote Address by June Callwood

Appendix B - Plenary Session Presentations by Larry Anderson and Doug Kelly

Appendix C - Panelist Notes

Appendix D - Summary of Evaluations

2. Developing the report

Our goal in compiling information from the symposium was to express participants' ideas in a comparable, unfiltered format. As accuracy was a key concern, we wanted to recreate this information with no or very little data manipulation so that the final product would replicate participants' comments as much as possible.

Four teams were formed to transcribe and summarize the information, one for each of the four 'streams' (low income families, modest income families, seniors and persons with special needs). The information for each stream in the form of flip charts, post-it notes, letters and pre-symposium "What We Heard" material was separated into Day One and Day Two round table discussions. The information from the *Post-it* notes, letters and pre-symposium material was consolidated into one table as "Other Ideas"; while the results from the Day One and Day Two round table discussions were kept under a separate table as "Summary Ideas from Round Table Discussions".

For presentation purposes, a decision was made to maintain the format used in the symposium and the original four categories: Needs, Obstacles, Solutions and Partnerships. This caused some difficulties because a few of the ideas as presented were not consistent with the categories under which they appeared. As a result, some interpretation was necessary – however, the comments were not otherwise altered.

The best way for the analysis teams to organize the vast amount of information was to break down each general classification - Needs, Obstacles, Solutions and Partnerships, into sub-headings and to group similar ideas under these headings. Participants' comments were placed under the appropriate sub-headings and the frequency of similar comments was noted. The table was then sorted in order of the sub-headings which contain the largest number of comments.

There were comments made by the participants that did not contain sufficient information to allow proper classification (one-word answers, or very general comments). These items were placed in a sub-heading called "Further Clarification Required" to prevent the ideas from being lost. We hope to obtain clarification from the participants who made these comments, where possible.

3. Findings

Each of the streams seems to have a slightly different emphasis in terms of priority focus. For example, the **seniors** group, which accounts for most of the ideas, appears to put considerable emphasis on such issues as more and better support services, including health care and more flexible housing options. For the **low-income** group, affordability issues such as inadequate household income and the lack of community support appear to be among the high priority items. Better development regulations and standards were frequently cited by the **modest-income** group. And the **special needs** group seems to stress the need for better coordination and cooperation within government and for a more flexible funding arrangement.

Although the types of comments and ideas raised within each of the four streams span across a very wide spectrum, some common threads were detected. For example, every group indicated a need for more affordable housing supply and for government to continue to be involved in creating more low-income and special needs housing. While advocating that government must continue to take a lead role in creating affordable housing for those in need, every stream recognized that all sectors (private, non-profit, business, community) must work together, because the responsibility to assisting the needy must be shared. Also, high among the list of suggestions in all the streams is the need for more and better cooperation and coordination at all levels (within government, between governments, between government and private and non-profit sectors, and between the private sector and the non-profit sector). Another common thread is that solutions should be flexible, sensitive to local conditions and needs and that solutions should be developed within the community, in consultation with relevant stakeholders.

Low-Income Housing

Low-income households are households whose income is well below the level which would permit them to rent or own basic, safe, adequate, and suitable accommodation in their community using 30 percent or less of their income. This group consists mainly of families with or without dependent children, including single parent families and other low-income households requiring affordable, but non-supportive housing. Since many of these households have very low income, a subsidy is generally required to solve their housing problems.

At 151 registrants, this stream had the second largest representation at the symposium. Participants for this group generally represented local municipalities, housing providers, and social housing management bodies. Members from the building industry, private landlords, and professional associations also participated. Tom Forgrave a former Assistant Deputy Minister of Housing and Consumer Affairs at Alberta Municipal Affairs was the facilitator for this stream. Sharon Chisholm

(Canadian Housing and Renewal Association), George Kelly (Edmonton Inner City Housing Corporaton), Dennis Freeman (City of Edmonton), Larrie Taylor (Larrie Taylor Architects Ltd.), Major Larry Scarbeau (The Salvation Army), and Doug Faulkner (Mayor, Regional Municipality of Wood Buffalo) formed the discussion panel.

Many of the comments raised by this group were related to such issues as inadequate income to meet rising shelter and other costs, the lack of community services or support, and insufficient affordable housing supply. Solutions frequently suggested to overcome these obstacles included: financial incentives to increase supply; financial support for needy clients; better use of existing facilities; ways to involve the community in the planning process; and, partnerships involving government and the non-profit and private sectors.

LOW INCOME **SUMMARY OF HIGH PRIORITY IDEAS FROM ROUND TABLE DISCUSSIONS**

Needs	Freq	Comments
Supportive Community	13	<ul style="list-style-type: none"> • affordability & sense of community for single parent & hard to house (2) • neighborhood amenities/safe housing and place for children to play (3) • they then require personal & community supports: medical, transportation, education, early intervention support, self esteem, recognition & sense of belonging, holistic approach (5) • supportive neighborhood / housing (2) • non-discriminatory/supportive (cultural and financially)
Financial (Personal)	12	<ul style="list-style-type: none"> • look at security deposits (present an obstacle to initial rental) • security deposit loans / moving cost • in social housing revisit lease max. rent (to allow people to "get ahead") • increase social assistance rates (SFI) (2) • increase shelter allowance • increase in minimum wage (4) • income security (2)
Affordable Housing	8	<ul style="list-style-type: none"> • increase supply of housing stock (2) • government commitment • more emergency housing • affordable housing - rent ownership, land ownership, infrastructure (4)
Education/Training	3	<ul style="list-style-type: none"> • employment opportunity or training especially unskilled • illiteracy • education barriers/disabilities
Private Landlord Rent Supplement	3	<ul style="list-style-type: none"> • simplify rent supplement rules to keep landlords in the program • revise PLRS to make it easier to use subsidies - rent supplements to people • rent supplements to renovated buildings
Rent Geared to Income	3	<ul style="list-style-type: none"> • look at 30% (should be more flexible depending on wage, family size, etc.) (2) • coop housing tenants only pay 25% of income; not restricted to low income
Further Clarification Required	2	<ul style="list-style-type: none"> • stake/choice/ownership/hope... • low incomes in booming economies (AHICIT)
Taxation	2	<ul style="list-style-type: none"> • lower taxation on all sector - taxation caused lower income use transitional housing - in boom camps • lack of tax reform

Obstacles	Freq	Comments
Affordability (Developmental)	13	<ul style="list-style-type: none"> financial resources (provincial support, federal support; bank partnerships) cost of construction (high price of land & construction material) (2) funding for land & program development market evaluation assessment is increasing taxes lack funds for capital projects (3) financing (capital, bank-roll/building, bank lending practices) (2) operating \$ (i.e. subsidies) (3)
Education/Training	12	<ul style="list-style-type: none"> discrimination (2) NIMBY (community response) (2) a case-management style is required to address the needs of clients - to stop abuse of the system and stop people from falling through the cracks improve profile, remove stigma, educate public as to what the value of housing is to community, especially as it relates to low-income families, racism/ignorance (6) educate public - federal, provincial & municipalities along with housing providers
Lack of Support (Government)	12	<ul style="list-style-type: none"> financial needs & access (capital, government support) lack of coordinated long term plan lack of funding, funds for subsidies, rent supplements (2) lack of partnerships with governments (2) lack of political will - at all levels of government to support low income housing (4) refusal/inability of all governments to get involved lack of leading role
Lack of Support (Community)	8	<ul style="list-style-type: none"> lack of support network until public support for social housing is positive, it is going to be difficult to improve the priority level for housing on a provincial and federal level lack of business/developer buy-in community perception of who is in need & political will to support the perceptions of people in need lack of awareness of housing needs competing for the same piece of the pie cooperation between different agencies in the communities i.e. churches/service clubs/other non-profit agencies (2)
Housing Supply	7	<ul style="list-style-type: none"> lack of new construction of housing (2) market trends in rent increase, increases cost of housing lack of appropriate sized housing lack of community housing (subsidized - affordable - province wide) (3)

Development Incentives	6	<ul style="list-style-type: none"> • hard to get private sector to invest and lack of private development incentives (3) • incentives for ownership • lack of profit for business in provision of low income housing • premise is to decrease cost so bottom line consumer cost is low
Land	6	<ul style="list-style-type: none"> • lack of land availability (4) • land use policy (should be administered jointly by all levels of government in consultation with community & stakeholders & financing for capital projects, operating & maintenance • location/accessibility
Affordability (Personal)	5	<ul style="list-style-type: none"> • income - Support For Independents SFI • lack of financial assistance • lack of subsidized funding (3)
Further Clarification Required	5	<ul style="list-style-type: none"> • pilot project • property, land • lack of flexibility • time • legal
Governmental Jurisdiction	4	<ul style="list-style-type: none"> • flexible regulations • jurisdiction (passing the buck between government) i.e. funding and accountability • cooperation from regulatory bodies • lack of cooperation/partnership amongst governments
Zoning/Bylaws	3	<ul style="list-style-type: none"> • zoning & by-laws: a) density b) building code (3)

Solutions	Freq	Comments
Financial Assistance (Developmental)	10	<ul style="list-style-type: none"> • quality housing (2) • properly maintained and funded • seniors lodge in Fairview 1/6 from community 2/6 from region and 3/6 hopefully from the province • housing cooperatives • provide incentives interim of tax, GST, permit fees exemption • legislate that a percentage of bank profits be reinvested in community specifically in this instance: housing • access lottery funds, VLT funds, corporate funding, provincial funding • model (can be used for ownership or for community agency to build rental): land trust, housing trust fund - community based operation - money from contributions of private sector, all levels of government, bequeaths, levies, donations (2)
Re-Profiling/Alternate Use	6	<ul style="list-style-type: none"> • conversion of existing buildings into rental units (including upper floors of commercial retail & government buildings) (2) • renting of large homes to provide shared accommodation with support • donated buildings due for destruction to an accessible housing group & moved them to a new site (handicapped housing) • using existing buildings that have vacancies convert to respond to needs e.g. a lodge in Edmonton converted to more supportive lodge for hard to house • no ability to redirect or recycle or renovate - Municipal Government Act (lots of used blocks)
Financial Assistance (Personal)	5	<ul style="list-style-type: none"> • provide rental subsidy based on income & assets and availability of suites in partnering rental buildings (Calhome) • bridging and loan fund: damage deposits, utility hook-ups (loan up to 2 years, 0% interest, partnership program between Salvation Army, Canadian Mental Association, Women's Outreach, hospital, and Ministerial Association) • individual development accounts being investigated where individuals receive money for down payment; every dollar saved matched by 3 dollars • use for down payment - 50% \$, 50% sweat equity • funding commitments need to come from all three levels of government and from the community. This includes the clients through sweat equity
Programs (Government)	5	<ul style="list-style-type: none"> • incentive for home ownership (rent to own) (2) • when units are surplus, long term tenants may have a portion of their past rent applied to the cost of buying the unit they occupy • negotiate 10 (+)% land for municipality • use employment incentives

Client Input/Support	4	<ul style="list-style-type: none"> • consultation by those in need - be aware of their needs (2) • encourage tenants to become responsible tenants (creating self-confidence and tenant skills) so that they will succeed as tenants in the private sector • C.U.P.S. - working with tenants & landlords in crisis situations to prevent evictions
Community Involvement	4	<ul style="list-style-type: none"> • housing officer funded through Province to work in Boyle Street to assist newcomers or persons who have been evicted to find new accommodation • housing initiative fund through local community fund • community based housing (aboriginal) • support members of those communities who wish to deal with: Canadian heritage, City of Edmonton and Mennonite Centre for Newcomers
Land	4	<ul style="list-style-type: none"> • land trust • land banking - selling land to communities below market price: trust fund with participation from banks and industry (2) • initiate land use policies to effectively use the vacant and underutilized private/public buildings
Programs (Private)	4	<ul style="list-style-type: none"> • Habitat for Humanity • life leases - usually for seniors - they invest money in condo which a certain % is refunded when seniors deacease (this model could be adapted to low income & special needs) • assisted living condos; provide condo independence with living supports (seniors & mental health clients) • Indoor Street City - transition between living on street & moving into a more permanent housing situation giving governance & control on a small scale for low income members of a larger society
Zoning/Bylaws	4	<ul style="list-style-type: none"> • bylaw changes which allow for basement suites • community garden - granny suites are now allowed under by law changes in residential areas (2) • do zoning and changes with land use
Property Management	1	<ul style="list-style-type: none"> • management of complexes (housing)

Partnerships	Freq	Comments
Government/ Private Sector	12	<ul style="list-style-type: none"> • low income are powerless/voiceless • shelter in partnership - churches in human service organizations • formed a "Housing Committee" which is looking at the lack of affordable housing. This group involves all the "agencies", local government & private sector (action not policy) (3) • all 3 levels of government, community businesses, community organizations, consumer groups stakeholders - both developer and consumers • how to create support partnerships: ameliorate the trust of the company (Heritage Trust Fund, "Edmonton Housing Trust Fund Concept") • work with municipalities to waive development fees/levies • create local solutions by identifying local needs • plan the process & process the plan - local level in consultation with the clients • government responsibility at all 3 levels - federally, provincially, stakeholders at municipal level with social housing providers and tenants • emphasis on long term planning - accountability re: children, elderly, disabled
Federal/Provincial/ Municipal	7	<ul style="list-style-type: none"> • support services in partnership with social services, mental health and health authorities • active participation of all levels of government in all stages of affordable housing • local level partnerships - local ownership is more valued & empowering • integrated government business plan (Municipal Affairs, Social Services, health, Justice, Education, Advanced Education & Customers). Common policies from the above related to all types of required affordable housing & the development of appropriate anticipated results & measurement criteria - then roles & responsibilities of all parties is understand & transparent • planning & coordination - federal and province for policy & vision • communication & cooperation between different provincial gov't departments: Health, Social Services, Education, Justice (2)
Non-Profit/Private Sector	3	<ul style="list-style-type: none"> • approach other foundations • work with builder who would be prepared to use employment program labor to build house • housing providers & housing associations as a group
Further Clarification Required	2	<ul style="list-style-type: none"> • CED philosophy • funding for 24 nationalities

LOW INCOME
SUMMARY OF OTHER IDEAS FROM ROUND TABLE DISCUSSIONS,
POST IT NOTES AND PRE-SYMPOSIUM CONSULTATION

Needs	Freq	Comments
Supportive Community	39	<ul style="list-style-type: none"> • affordability & sense of community for single parent & hard to house (5) • neighborhood amenities/safe housing and place for children to play (9) • they then require personal & community supports: medical, transportation, education, early intervention support, self esteem, recognition & sense of belonging, holistic approach (14) • supportive neighborhood / housing (3) • non-discriminatory/supportive (cultural and financially) • place social housing in older areas of the community where a new development will, in fact, improve the neighborhood • remove control from the community by legislating the communities to provide social housing • life skills and support • quality/affordable daycare • improve public transportation between rural and urban centres • donation of time, labor, expertise from private & non-profit sectors • do not create large "ghettos" of any type. Integrate with the community. Do not develop "labeled" housing. Encourage development of 4 to 6 plexes rather than large apartment buildings i.e. keep projects small
Financial (Personal)	29	<ul style="list-style-type: none"> • look at security deposits (present an obstacle to initial rental) • security deposit loans / moving cost (3) • in social housing revisit lease max. rent (to allow people to "get ahead") • increase social assistance rates (SFI) (3) • increase shelter allowance (2) • increase in minimum wage (11) • income security • the Alberta government is proud of its job creation efforts, yet these people are getting \$5 - \$6 per hour, making them part of <u>the working poor</u> - who have a very difficult time affording adequate housing • increase housing allowances to give consumers the dignity of choice • increase social assistance rent scale • low standards for income supports (welfare, AISH, UI, CPP, etc.) • money for essentials needed (like appliances) • reduce utility costs to tenants (as a group) • make the S.F.I. recipients want to get off welfare with better incentives and follow up financial help in areas such as dental, eye care and prescription medications

Affordable Housing	17	<ul style="list-style-type: none"> • increase supply of housing stock (9) • more emergency housing • affordable housing - rent ownership, land ownership, infrastructure (2) • the need for provincial government to work together to ensure housing costs for emergency shelter is reduced. i.e. hospitals keeping tenants (not ill) because no homes. i.e. social services - keeping teens in hotels • reconsider federal governments provision of capital funding for affordable housing (2) • more special needs housing for people with health issues (Health not Alberta Municipal Affairs) • the need to recognize the high costs involved in managing , supporting, researching and counseling required in meeting affordable housing needs
Rent Geared to Income	15	<ul style="list-style-type: none"> • look at 30% (should be more flexible depending on wage, family size, etc.) (6) • coop housing tenants only pay 25% of income; not restricted to low income • assess rent on a yearly basis • rent subsidies • Metis urban housing projects 25% vs. 30% • set <u>reasonable</u> rent caps for occupied units. 30% of gross is too high and leaves less than 50% for other bills and food • place rent control policies in place (3) • restrict landlords from raising rent more than 2 - 3% & only allowing them to raise it once/year
Private Landlord Rent Supplement	12	<ul style="list-style-type: none"> • simplify rent supplement rules to keep landlords in the program • revise PLRS to make it easier to use subsidies - rent supplements to people (3) • rent supplements to renovated buildings • private developers could be allowed to direct build units to the program standards for the Private Rent Supplement Program (2) • government must be able to assure that long term funding will be available • rent supplements to group homes (3) • as vacancy rates decrease and landlords drop out of the Private Landlord Rent Supplement Program, dedicate some of this funding to non-profit organizations
Further Clarification Required	8	<ul style="list-style-type: none"> • more money • services • clean environment • privacy • integration • flexible social services (regional) • legal differentness • "that's not my department"

Education/Training	4	<ul style="list-style-type: none">• employment opportunity or training especially unskilled (2)• education for landlords & tenants, ways to deal with problems• support services (like skills)
Taxation	4	<ul style="list-style-type: none">• lower taxation on all sector - taxation caused lower income use transitional housing - in boom camps (2)• lack of tax reform• the government could charge a business tax for those companies (i.e. oil) who inhabit communities to pull out the natural resources

Obstacles	Freq	Comments
Lack of Support (Government)	22	<ul style="list-style-type: none"> • financial needs & access (capital, government support) • lack of coordinated long term plan (2) • lack of funding, funds for subsidies, rent supplements (3) • lack of political will - at all levels of government to support low income housing (4) • refusal/inability of all governments to get involved • lack of leading role (2) • governments need to show leadership, provide research and demonstration projects (4) • province needs to ensure that departments and regions are not competing amongst themselves • provide capital funding or other mechanism (e.g. tax credits) for new housing. Partnership with provinces must be flexible enough to allow high growth provinces such as Alberta additional funding for some capital projects • difficulty in identifying those in need • government restraints • province remains silent (even though they are aware of the issues): fragmentation, allocating dollars, amalgamation of agencies
Affordability (Developmental)	19	<ul style="list-style-type: none"> • financial resources (provincial support, federal support; bank partnerships) • cost of construction (high price of land & construction material) (2) • funding for land & program development • lack funds for capital projects (4) • financing (capital, bank-roll/building, bank lending practices) (4) • operating \$ (i.e. subsidies) (6) • provide grants to municipalities to develop land
Housing Supply	19	<ul style="list-style-type: none"> • lack of new construction of housing • market trends in rent increase, increases cost of housing (2) • lack of appropriate sized housing (5) • lack of community housing (subsidized - affordable - province wide) (5) • with 75% of the social housing stock located in the two major centres, those centres are faced with having to serve the needs of surrounding medium to small communities within their existing supply of housing, as well as their own housing needs (3) • declining vacancy rates in both urban and rural Alberta • autonomous, complete self contained units • suitability to people with disabilities

Lack of Support (Community)	19	<ul style="list-style-type: none"> • lack of support network (2) • until public support for social housing is positive, it is going to be difficult to improve the priority level for housing on a provincial and federal level (2) • lack of business/developer buy-in • community perception of who is in need & political will to support the perceptions of people in need (3) • lack of awareness of housing needs (3) • competing for the same piece of the pie • cooperation between different agencies in the communities i.e. churches/service clubs/other non-profit agencies (4) • social housing has been treated in isolation from other social programs • fundraising capacity diminished • building projects through service - club fundraising, i.e. Kinsmen support
Education/Training	17	<ul style="list-style-type: none"> • discrimination (2) • NIMBY (community response) (7) • improve profile, remove stigma, educate public as to what the value of housing is to community, especially as it relates to low-income families, racism/ignorance (4) • educate public - federal, provincial & municipalities along with housing providers (2) • substandard housing may be considered as affordable housing (2)
Development Incentives	12	<ul style="list-style-type: none"> • hard to get private sector to invest and lack of private development incentives (2) • incentives for ownership (2) • lack of profit for business in provision of low income housing (7) • provide incentives such as tax abatements/breaks to encourage development of affordable housing
Governmental Jurisdiction	10	<ul style="list-style-type: none"> • flexible regulations • jurisdiction (passing the buck between government) i.e. funding and accountability (2) • cooperation from regulatory bodies • lack of cooperation/partnership amongst governments (2) • bureaucracy (3) • innovative design although possibly identifiable as low cost housing could provide low cost development government should promote a design competition
Land	9	<ul style="list-style-type: none"> • lack of land availability (7) • land use policy (should be administered jointly by all levels of government in consultation with community & stakeholders & financing for capital projects, operating & maintenance • location/accessibility
Zoning/Bylaws	9	<ul style="list-style-type: none"> • zoning & by-laws a) density b) building code (5)

		<ul style="list-style-type: none">• building code issues around minimum safety standards (2)• ensure zoning can accommodate existing needs• unlimited number of occupants for group homes
Affordability (Personal)	3	<ul style="list-style-type: none">• lack of financial assistance (2)• lack of subsidized funding
Further Clarification Required	2	<ul style="list-style-type: none">• transfer of risk (lowers chance of backers)• support

Solutions	Freq	Comments
Financial Assistance (Developmental)	25	<ul style="list-style-type: none"> • quality housing (3) • housing cooperatives (3) • provide incentives interim of tax, GST, permit fees exemption (3) • access lottery funds, VLT funds, corporate funding, provincial funding (4) • model (can be used for ownership or for community agency to build rental): land trust, cooperative housing, housing trust fund - community based operation - money from contributions of private sector, all levels of government, bequeaths, levies, donations (6) • industries pay 20% of the housing costs in the high growth regions • make requirement that developer has to provide land for low income housing if he wants a building permit for "regular" housing • reduce municipal and school reserves as a reward for modestly priced development in part of the neighborhood • new funding through grants, leveraging • extend credit to non-profit groups for development of affordable housing projects, but establish long term agreements to maintain stock • encourage corporations to invest beyond immediate locale (Ft. Sask. - Lamont)
Re-Profiling/Alternate Use	24	<ul style="list-style-type: none"> • conversion of existing buildings into rental units (including upper floors of commercial retail & government buildings) (6) • renting of large homes to provide shared accommodation with support • donated buildings due for destruction to an accessible housing group & moved them to a new site (handicapped housing) • using existing buildings that have vacancies convert to respond to needs e.g. a lodge in Edmonton converted to more supportive lodge for hard to house (3) • no ability to redirect or recycle or renovate - Municipal Government Act (lots of used blocks) (3) • consider the adaptive re-use of closed or under used existing facilities (e.g. closed schools, hospitals) to meet affordable housing needs in communities (2) • in rural areas, sell single family dwellings to build/purchase multi-unit complexes (2) • all levels of government review inventory of obsolete buildings for renovation to housing • replaced old inefficient apartment and lodges with new • sell units to residents, as was done in the United Kingdom. Put resulting funds in the hands of housing associations for the development of new housing in their community • sell single family units to purchase/build multi-unit complexes • permit management bodies the flexibility to address chronic

		vacancy issues and initiate solutions i.e. liquidate chronically vacant facilities and re-invest where most practicable (2)
Programs (Government)	13	<ul style="list-style-type: none"> • incentive for home ownership (rent to own) (2) • when units are surplus, long term tenants may have a portion of their past rent applied to the cost of buying the unit they occupy • negotiate 10 (+)% land for municipality • use employment incentives • remote housing program needs to remain as a provincial priority for senior housing (2) • capital funding for all groups be pooled to develop housing for all low income Albertans • increase rent supplement units (2) • provide rent supplement to allow management bodies to construct or buy housing projects (2) • RNHP projects still being developed for "ownership"
Client Input/Support	12	<ul style="list-style-type: none"> • consultation by those in need - be aware of their needs (2) • encourage tenants to become responsible tenants (creating self-confidence and tenant skills) so that they will succeed as tenants in the private sector (2) • C.U.P.S. - working with tenants & landlords in crisis situations to prevent evictions (3) • when building new units, get input from current tenants as to quality of life improvements that could be added to design (3) • educate seniors, low income earners, and the handicapped to <u>all</u> their rights as social housing dwellers • high risk tenants can effect revenue stability
Community Involvement	10	<ul style="list-style-type: none"> • housing officer funded through Province to work in Boyle Street to assist newcomers or persons who have been evicted to find new accommodation • community based housing (aboriginal) • support members of those communities who wish to deal with: Canadian heritage, City of Edmonton and Mennonite Centre for Newcomers • community planning for housing needs and opportunities • apply appropriate solutions to fit the community (e.g. housing allowances based on local costs, incentives for industry to participate in solving community's housing needs, rent supplement) • small communities need to determine their own destiny which means they need to decide who, what & how to manage social housing in the community or regionally only if they want it • community ownership and management of social housing projects i.e., Milton Park a community land trust project • the government could allocate funding regionally or community based on medium income to low income stats. The various communities could address the best way to expend funds to solve community challenges (2) • let local communities govern their own social housing issues;

		management bodies should not make decisions if they are not living in those communities
Financial Assistance (Personal)	10	<ul style="list-style-type: none"> • provide rental subsidy based on income & assets and availability of suites in partnering rental buildings (Calhome) • bridging and loan fund: damage deposits, utility hook-ups (loan up to 2 years, 0% interest, partnership program between Salvation Army, Canadian Mental Association, Women's Outreach, hospital, and Ministerial Association) • individual development accounts being investigated where individuals receive money for down payment; every dollar saved matched by 3 dollars (2) • use for down payment - 50% \$, 50% sweat equity • funding commitments need to come from all three levels of government and from the community. This includes the clients through sweat equity • municipal lands to be used residential housing • need mortgage financing ability in small community (2) • there is not as great a need for affordable housing in rural communities as in urban communities
Land	10	<ul style="list-style-type: none"> • land trust (3) • land banking - selling land to communities below market price: trust fund with participation from banks and industry (3) • initiate land use policies to effectively use the vacant and underutilized private/public buildings • land donations, leases (2) • mobile trailer park with affordable rent/payments
Programs (Private)	10	<ul style="list-style-type: none"> • Habitat for Humanity (4) • life leases - usually for seniors - they invest money in condo which a certain % is refunded when seniors decease (this model could be adapted to low income & special needs) (2) • assisted living condos; provide condo independence with living supports (seniors & mental health clients) • Indoor Street city - transition between living on street & moving into a more permanent housing situation giving governance & control on a small scale for low income members of a larger society • suggest the co-housing model (with appropriate government supports) for affordable housing • major employers should take some responsibility for employees' housing needs
Property Management	9	<ul style="list-style-type: none"> • management of complexes (housing) • no predatory take over of management body or board over small communities • less efficient management bodies should be required to consolidate • provide management bodies with the tools to build a capital reserve so that they would be eventually self sustaining

		<ul style="list-style-type: none"> • encourage consolidation / regionalization of management bodies (2) • maybe "arms length companies" can better manage and deliver social housing more effectively than management bodies which are too bureaucratic and too controlled by the government • social housing should be delivered by non-profit organizations as the profit motive of the private sector does not fit well with low income clients. A study indicated that in the long run social housing operated and maintained by non-profit groups was more cost effective than a rent supplement program • perhaps management bodies cannot be as effective in managing or delivering social housing as private sector can be
Zoning/Bylaws	8	<ul style="list-style-type: none"> • bylaw changes which allow for basement suites • community garden - granny suites are now allowed under by law changes in residential areas • do zoning and changes with land use • require municipalities to have land zoned and available for low cost housing. This may require considerable advanced planning • create mixed use land bylaws (3) • subdivision layouts designate lots for schools & recreation, open spaces & essential services. Municipalities should designate in association with developers land & levies to low cost housing development
CMHC Initiatives	5	<ul style="list-style-type: none"> • federal government should be a funding partner and it should be part of the national coalition on housing for those with low incomes • set national standards • continue Residential Rehabilitation Assistance and Homegrown Solutions Programs • provide low cost lending for construction of affordable housing to developers through CMHC • provincial decision of accepting administration of social housing agreements from Feds
Further Clarification Required	5	<ul style="list-style-type: none"> • mentoring house • co-design • band aid CFB in Calgary • integration of market income and social housing (more to come) i.e. present Boyle • pride through play program - community kitchens

Information/Data	5	<ul style="list-style-type: none"> • collect data from housing agencies (turnaways & waiting lists) & enter data information a central registry which can be compiled & used for a needs assessments (supply & demand snapshot) (2) • government should provide a "Reader's Digest" of all programs which are currently in effect so that builders, non-profit, special groups can take advantage of them • nonprofit sector should generate information and advocate for, develop and manage housing, advocate for residents and develop support for residents (2)
Alternate Housing Types	4	<ul style="list-style-type: none"> • greater utilization of manufactured housing • on government owned land the use of manufactured product would provide increased flexibility as the land remains less disrupted in the event the land use is changed • cost 16 - 20,000 per unit pre-fab, 1 mo up, 1 mo takedown, above parking lots & serviced land • consider using temporary structures, such as manufactured homes. Units could be transported to other high growth communities if market conditions change
Other	3	<ul style="list-style-type: none"> • have agencies acquire biannual/annual estimates of Canadian Health Food costs @ their local grocery stores to help determine a healthy & reasonable food budget • do the same for housing, clothing & transportation (make necessary budget allowances for prescription, dental, optical, personal care & phone) • look to a provincial/municipal partnership where the provincial would put in some \$ & so would municipals to allow staff to be available to assist community based solution. <u>See FCSS as a model</u>. This works!!! Housing needs this support & municipals cannot afford on its own • client/tenant demands sometimes not appropriate/difficult to deal with • subsidizing government/small business/people/individuals - wages

Partnerships	Freq	Comments
Government/ Private Sector	31	<ul style="list-style-type: none"> • low income are powerless/voiceless (4) • shelter in partnership - churches in human service organizations (3) • formed a "Housing Committee" which is looking at the lack of affordable housing. This group involves all the "agencies", local government & private sector (action not policy) (6) • all 3 levels of government, community businesses, community organizations, consumer groups stakeholders - both developer and consumers (6) • how to create support partnerships: ameliorate the trust of the company (Heritage Trust Fund, "Edmonton Housing Trust Fund Concept") (3) • work with municipalities to waive development fees/levies • create local solutions by identifying local needs (3) • plan the process & process the plan - local level in consultation with the clients (2) • government responsibility at all 3 levels - federally, provincially, stakeholders at municipal level with social housing providers and tenants • emphasis on long term planning - accountability re: children, elderly, disabled • set up meetings with the money people in the provincial & federal government and the people in need
Federal/Provincial/ Municipal	11	<ul style="list-style-type: none"> • support services in partnership with social services, mental health and health authorities • integrated government business plan (Municipal Affairs, Social Services, health, Justice, Education, Advanced Education & Customers). Common policies from the above related to all types of required affordable housing & the development of appropriate anticipated results & measurement criteria - then roles & responsibilities of all parties is understand & transparent (2) • planning & coordination - federal and province for policy & vision (2) • communication & cooperation between different provincial government departments Health, Social Services, Education, Justice (3) • the current partnership between the three levels of government should be re-negotiated in such a way that allows the provinces and municipalities to be innovative in its approach to housing low income families • local governments are best suited to determine need and they should be equal partners in providing social housing with both provincial and federal governments (2)

Non-Profit/Private Sector	5	<ul style="list-style-type: none">• work with builder who would be prepared to use employment program labor to build house• there are untapped resources in many communities such as service clubs that could become non-profit organizations, but government must be able to assure some funding would be available to groups so that they can be sustained over the long term• private and non-profit sectors can get involved in community planning, affordable housing, housing cooperatives and housing registries (3)
Further Clarification Required	1	<ul style="list-style-type: none">• Calgary's 1.4 mil. Initiative

Modest-Income

For the purposes of this exercise, households with modest income means households whose income is slightly below the level which would permit them to own or rent an average, suitable housing unit in their community using 30 percent or less of their income. Many of these households would meet the income qualifications for social housing, but would find themselves well down on the priority waiting list for the limited number of available units. Affordable housing for this group has become a big issue for communities experiencing growth pressures such as Wood Buffalo (Fort McMurray), Calgary, Brooks, Grande Prairie and Canmore. In these communities affordable housing is in short supply and housing costs for both ownership and rental accommodation have been increasing more rapidly than income growth for most of the population.

At 72, this stream attracted the smallest number of registrants. Representatives from the home building/development industry, real estate companies, or associated organizations formed the dominant make-up of this stream. However, the number of representatives from municipalities, non-profit housing providers, and housing cooperatives was sufficient to provide a good perspective on issues. The facilitator for this stream was Phyllis Kobasiuk, Director of the Alberta Association of Municipal District and Counties. The panel members were Lynn Hanley (The Communitas Group), Bill Joyner (Canada Mortgage and Housing Corporation), David Popitt (Melcor Developments Ltd.), Avi Amir (Homes by Avi, Alberta Home Builders Association), Frank Kernick (Grotto Mountain Development Inc. and Eagle Terrace Residential Developments), and Bertram Dyck (Mayor, Town of Canmore).

The most frequently raised comments by participants in this stream were associated with building and development cost issues. High cost of building and land development created by government regulation, approval processes and standards were considered major obstacles to the creation of affordable housing for this client group. Most of the suggestions were therefore related to ways of removing these barriers so that more modest housing could be built. Possible solutions offered include: create more flexible zoning and development approval processes; reduce or eliminate unnecessary, costly standards; look at alternative ways of providing subsidies to clients; provide incentives to builders (e.g. tax incentives, low-cost loans, start-up grants, land contributions); and, provide market information, education and training.

MODEST INCOME

SUMMARY OF HIGH PRIORITY IDEAS FROM ROUND TABLE DISCUSSIONS

Needs	Freq	Comments
Land	4	<ul style="list-style-type: none"> • support of municipality to provide serviced land for affordable housing • availability of land for affordable housing • affordable land • land designation
Financing	3	<ul style="list-style-type: none"> • overcome financing obstacles • flexible financial policies • government financial incentive
Amenities and Services	3	<ul style="list-style-type: none"> • amenities close by (e.g. public transportation, schools, etc.) • proximity to amenities • amenities and services nearby
Housing Stock	3	<ul style="list-style-type: none"> • variety of housing stock • rental stock • staff housing
Market Information	3	<ul style="list-style-type: none"> • demographics/psychographic profiles of modest income earners • more information on market needs • developers need to be aware of needs
NIMBY	3	<ul style="list-style-type: none"> • overcoming NIMBY • community acceptance of multi family developments • public education "that person" ? could be you, your children, your parents, your family
Construction, Design and Maintenance	2	<ul style="list-style-type: none"> • low maintenance • structurally sound, adequate, affordable
Planning	2	<ul style="list-style-type: none"> • recognize true cost of growth (infrastructure, etc.) • mechanism to sustain affordability
Regulation and Standards	1	<ul style="list-style-type: none"> • fewer government regulations
Government Intervention	1	<ul style="list-style-type: none"> • political will
Approval Process	1	<ul style="list-style-type: none"> • streamline development process
Other	1	<ul style="list-style-type: none"> • affordable communities not affordable housing
Further Clarification Required	3	<ul style="list-style-type: none"> • financing • joint financing, e.g. multiple households • affordability

Obstacles	Freq	Comments
NIMBY	6	<ul style="list-style-type: none"> • NIMBY (3) • mindset - concern over dropping property values • mindset/community value system (NIMBY) • NIMBY (lower quality, fear of lower property values)
Regulation and Standards	5	<ul style="list-style-type: none"> • excessive development & servicing standards (obsolete, redundant regulations) • regulation, codes, bylaws which create higher costs or make impossible to create lower cost housing • government regulations • land use bylaws • community standards for development
Financing	3	<ul style="list-style-type: none"> • lack of financing and access to finance • financing commitments from lending institutions for modest housing. Rental stock vs. "condo" stock • high "risk" classifications by CMHC
Government Intervention	3	<ul style="list-style-type: none"> • government interference • ultra low minimum wage • government downloading/no government incentives
Market Information	2	<ul style="list-style-type: none"> • municipal knowledge on modest housing and developer needs • lack of knowledge of problem among citizen
Costs	2	<ul style="list-style-type: none"> • construction and land costs • escalating construction costs
Construction, Design and Maintenance	1	<ul style="list-style-type: none"> • lack of vision as to what constitutes an acceptable home, i.e. non-traditional building materials or process
Housing Stock	1	<ul style="list-style-type: none"> • modest - we are not focused on existing housing
Approval Process	1	<ul style="list-style-type: none"> • timeliness of approval process
Government Funding	1	<ul style="list-style-type: none"> • lack of government \$ put into new or renovated housing
Taxes	1	<ul style="list-style-type: none"> • duplication of levies and taxes (both immediate to developer then on going through property taxes)
Economic Incentives	1	<ul style="list-style-type: none"> • economics (return on investment, return on equity) of rental accommodation
Social Issues	1	<ul style="list-style-type: none"> • "major" industry contribution to social issues
Communication	1	<ul style="list-style-type: none"> • motivation of all levels of government and developers - political, financial, philosophical (social conscious)

Solutions	Freq	Comments
Regulation and Standards	18	<ul style="list-style-type: none"> • reducing servicing standards • allow flexible servicing criteria that enables services to be provided which meet regulations and decreases costs • flexible zoning regulations that enable more housing potential, i.e. granny suites, basement garden suites and grow home • less regulation to provide more incentives for developers to supply housing • relax municipal codes and regulations • relax zoning requirements • zoning - must meet demographic needs • standardizing regulations • use existing building stock more efficiently, e.g. convert day cares to seniors housing - granny suites and garden suite - relax RI to allow extra suites • review development standards to match community objectives and affordable housing needs, e.g. mix commercial with residential on same site, relax minimum square footage requirements and lot sizes • converting school reserve land (and vacant older schools) into multi family housing • basement suites - less restrictive bylaws but safety • revise regulations tailored to accommodate housing needs, e.g. road width, setbacks, granny flats/basement suites, home businesses • basement suites - legalize amend bylaws • change municipal bylaws, zoning requirements and development guidelines to make them more flexible • municipal bylaws - and zoning requirements • plan for social housing on a portion of the 10% reserve lands. Provide in every development. • designate a % of all new communities for affordable housing
Financial Assistance	6	<ul style="list-style-type: none"> • income - redistribution • income subsidies • increase income supplements • new rental subsidies • increase social assistance housing allowance from provincial government to modest income recipient • financial assistance, i.e. tax incentives, grants for development renovations, etc. for upgrading, rehabilitating and building in existing low income areas, i.e. U.S. model HUDAC grants

Economic Incentives	6	<ul style="list-style-type: none"> • guaranteed return to private sector through government programs and incentives • incentives to developers to build rental accommodation rather than assistance to individuals • financial stake by all partners • incentive to renovate • density bonuses for contributions to development of affordable housing • motivated (incentives) profit and non-profit sector development
NIMBY	3	<ul style="list-style-type: none"> • integration of low and modest income with other housing • village concept - integrated communities of ages, incomes and life style • integrating into existing community (NIMBY problem)
Approval Process	3	<ul style="list-style-type: none"> • quicker approval process • development permit approval/appeal process more sympathetic/responsive to modest housing • there is a need to develop a provincial land use bylaw appeal systems as an alternative to going to court
Land/Housing Trusts	3	<ul style="list-style-type: none"> • trust fund (land/housing) • create land trusts • establish housing trust fund with localized administration, possible funding source Heritage Trust Fund through one time capitalization
Land	2	<ul style="list-style-type: none"> • explore vacant land opportunities with e.g. owners, municipalities, utility companies, school boards • land lease (trust, provincial, federal, municipal land)
Government Intervention	2	<ul style="list-style-type: none"> • political will to change • political will to create affordable product (NIMBY)
Government Funding	2	<ul style="list-style-type: none"> • provincial government must provide more infrastructure development dollars • continued government funding on all levels
Education and Training	2	<ul style="list-style-type: none"> • life styles • life skills of household, e.g. budgeting, parenting, education
Alternative Housing Forms	2	<ul style="list-style-type: none"> • rental and granny suites, garden suites • innovative housing forms/co-op housing
Role of Provincial Government	2	<ul style="list-style-type: none"> • provincial service mechanism to ensure accountability of municipalities for compliance with provincial (affordable) housing policy • province to take a lead role in developing partnerships between levels of government, developers, non-profit and banks to enable the development of affordable housing
Home Purchase Options	2	<ul style="list-style-type: none"> • sweat equity • rent to own option to buy at time of contract/purchase

Financing	1	<ul style="list-style-type: none">• reduce the requirement for down payment or increase programs available to assist the down payment
Market Information	1	<ul style="list-style-type: none">• tailor development to fit the needs of the community. If there are 20% of population that need affordable housing should be 20% in developing
Taxes	1	<ul style="list-style-type: none">• eliminate G.S.T.
Role of Non-Profits	1	<ul style="list-style-type: none">• greater use of non-profits to operate affordable housing
Planning	1	<ul style="list-style-type: none">• better long range planning by municipalities
Social Issues	1	<ul style="list-style-type: none">• safe community

Partnerships	Freq	Comments
Three Levels of Government and Stakeholder	3	<ul style="list-style-type: none"> • a partnership that includes: 3 levels of government, developers, non-profits, stakeholders (i.e. residents), employers and any other interested parties • income supplement - Revenue Canada, Alberta government and municipalities • establish partnerships between government (providing land), private developers (in the building), and non-profit organizations (in mgmt.) must address all sector's needs
Two Levels of Government and Stakeholder	2	<ul style="list-style-type: none"> • provincial and municipalities, also private sector, community groups and special interest groups • time to reinvest in the municipal system. Relationship between municipalities and provincial government that must be partnered, e.g. criteria set by Larry Anderson this a.m.
One Level Government and Stakeholder	1	<ul style="list-style-type: none"> • municipalities and community groups
Two Levels of Government	1	<ul style="list-style-type: none"> • unified government vision, municipal and provincial

**MODEST INCOME
SUMMARY OF OTHER IDEAS FROM ROUND TABLE DISCUSSIONS,
POST IT NOTES AND PRE-SYMPOSIUM CONSULTATION**

Needs	Freq	Comments
Housing Stock	5	<ul style="list-style-type: none"> • increased low & moderate rental housing • access to rental accommodation • rental stock • staff housing • variety of housing stock
Amenities & Services	5	<ul style="list-style-type: none"> • amenities & services nearby (2) • access to services - schools, transit, stores, recreation, medical/hospital, employment, daycare (2) • existing public transportation
Construction, Design & Maintenance	5	<ul style="list-style-type: none"> • low maintenance (2) • high quality construction & design • structurally sound, adequate housing that can be paid for • innovative designs
Land	4	<ul style="list-style-type: none"> • support of M.D. to provide serviced land for affordable housing • availability of land for affordable housing • land designation • cheap land (affordable)
NIMBY	3	<ul style="list-style-type: none"> • eradicate NIMBY Syndrome • overcoming NIMBY • acceptance of multi-family developments
Market Information	3	<ul style="list-style-type: none"> • demographic/psychographic profile of modest income earners • more information on market needs • developers be aware of need
Financing	3	<ul style="list-style-type: none"> • overcome financing obstacles - accessibility of \$ • flexible financial policy (developer) • government financial incentive
Other	2	<ul style="list-style-type: none"> • affordable communities rather than affordable housing • community growth
Planning	2	<ul style="list-style-type: none"> • mechanism to sustain affordability • recognize true cost of growth (ie. infrastructure etc)
Landlord/Tenant	2	<ul style="list-style-type: none"> • Stability - low turnover (eg minimize evictions) • solutions to develop/maintain long-term landlord tenant relationships to reduce cost for landlord business of turnover/bad tenants, etc. and increase stability for tenant families.
Communication	1	<ul style="list-style-type: none"> • communication between private industry & municipality
Education & Training	1	<ul style="list-style-type: none"> • in my travels in Alberta I have noticed a disproportionately high level of run-down housing on farms and in hamlets. These people seem to be missed by any standard enforcement or assistance

Financial Assistance	1	<ul style="list-style-type: none"> • of the households in "core need" as defined by CMHC Core Need Income Thresholds, only a small portion would fit into the definition of modest income households. Most would be considered low-income households. Why should we differentiate between low income and modest income households?
Approval Process	1	<ul style="list-style-type: none"> • streamline development process
Government Intervention	1	<ul style="list-style-type: none"> • political will
Regulations & Standards	1	<ul style="list-style-type: none"> • less government regulations
Further Clarification Required	9	<ul style="list-style-type: none"> • affordability/resolving economic factors (3) • financing • joint financing (eg. 2 families multiple households) • provincial interest • can we put modest income into right area? • availability of product

Obstacles	Freq	Comments
Costs	7	<ul style="list-style-type: none"> • land costs (2) • construction costs • escalating construction costs • servicing costs high • costs related to the homes or the land are too high or are rising because of the costs of infrastructure, downloading of responsibilities from federal or provincial governments, municipal policies or regulations. • costs continue to escalate as municipalities are squeezed on infrastructure costs.
Government Intervention	6	<ul style="list-style-type: none"> • lack of cooperation from M.D. • government downloading - no/limited government incentives • government unwillingness to accept responsibility (both Feds & Province) • due to Alberta's unreasonably low minimum wage, many people who would be middle income are bumped down (artificially, due to a political agenda) to low cost housing or dependence on social services. • the mandate of affordable housing would be far easier to reach if the minimum wage reflected current reality for most Albertans. The current minimum wage constitutes economic/systematic violence. • municipalities recognize a need to identify and administer the needs in their community but not to finance or subsidize it.
Regulations & Standards	5	<ul style="list-style-type: none"> • open space standards create high infrastructure costs • community standards for development • government regulations - housing types, zoning, standards (codes, sprinkling, road widths etc.) • bylaw/zoning inflexibility • inflexibility in use of urban reserve/municipal land
Social Issues	4	<ul style="list-style-type: none"> • dependency created by subsidy • lack of incentives for subsidized tenants to move up • concentration/ghettoization • migrants who come here, especially those who do not have jobs to come to, may not have enough money to afford existing housing.
NIMBY	4	<ul style="list-style-type: none"> • NIMBY (2) • mindset/community value system "NIMBY" • mindset - concerns over decrease in property values (NIMBY)
Financing	3	<ul style="list-style-type: none"> • financing commitments from institutions for modest housing (rental stock) • high-risk classification by CMHC • lack of financing & access to financing

Other	2	<ul style="list-style-type: none"> • development industry opposition • lack of down payment, perhaps because of tax rates which are too high, a minimum wage which is too low, or they lack the proper information or education to budget or establish a financial plan.
Private Sector Initiative	2	<ul style="list-style-type: none"> • lack of major industry contributions • private market has never been able to meet the need for physically adequate and affordable housing across all income levels and life cycle stages - most apparent in high growth communities. Private industry financing requirements including a return on investment often preclude for profit industry from providing housing for moderate income households. However, the building community should still continue to construct new housing for sale or rent at market rates.
Education & Training	2	<ul style="list-style-type: none"> • lack of skilled trade people • lack of education by users of available services
Economic Incentives	2	<ul style="list-style-type: none"> • lack of incentive for public or private sector investment • rents are not high enough to encourage investment in new affordable rental units. Gentrification of existing low price neighborhoods also cuts the supply
Market Information	2	<ul style="list-style-type: none"> • municipal knowledge/comprehension of needs of modest housing & developers needs • lack of knowledge of problem among citizenry
Housing Stock	2	<ul style="list-style-type: none"> • lack of housing • mindset - we are not focused on existing housing
Infrastructure	1	<ul style="list-style-type: none"> • infrastructure not available
Communication	1	<ul style="list-style-type: none"> • lack of consensus between different players
Financial Assistance	1	<ul style="list-style-type: none"> • is 30 % realistic?
Taxes	1	<ul style="list-style-type: none"> • offsite levies do not provide any incentive to construct affordable product
Government Funding	1	<ul style="list-style-type: none"> • lack of funding for social housing
Approval Process	1	<ul style="list-style-type: none"> • slow approval process
Land	1	<ul style="list-style-type: none"> • available land and resources
Construction, Design & Maintenance	1	<ul style="list-style-type: none"> • dilemma: Re: Aesthetics vs. Affordability
Further Clarification Required	1	<ul style="list-style-type: none"> • affordability

Solutions	Freq	Comments
Regulations & Standards	27	<ul style="list-style-type: none"> • relax codes & zoning regulations (narrower street widths, review development standards to match community objectives & affordable housing, mix commercial with residential on same site, relax minimum square footage requirements) (2) • standardizing regulations • less regulations & more incentives to developers • reduced servicing standards • land-use bylaws (amend) • flexible zoning regulations that enable more housing potential i.e.) granny suites/basements/garage suites • basement suites, less restrictive bylaws BUT safety • basement suites with amenity • allow flexible servicing criteria that enables services to be provided to meet regulations and decrease costs • revise regulations tailored to accommodate housing needs (road widths, setbacks, granny flats/basement suites, home business - for economic self improvement) • Integration through open space/green belt & appropriate land use planning • allowing rental suites, granny suites, garden suites • revisit 10% allocation for schools/parks • converting school reserve land (and vacant older schools) into multi-family • using designated school & recreation reserve for housing (land that has been held & not used for intended purpose) time limit • designate a % of all new communities for affordable housing
Regulations & Standards (Continued)		<ul style="list-style-type: none"> • plan for social housing as part of new development with regulation to future use (ie. kept as such) (perhaps out of existing 10% reserve) • required 10% of social housing per municipality (quality) • for every high market house developed, some developer required to develop lower market value house • mandate new industry/employer contributions • density policies • change municipal bylaws, zoning development guidelines standards - Alberta Government and municipalities, density bonuses "FAR", municipalities, private sector, community groups/special interest - create performance standards - clarify & communicate expectations (i.e. Widths of road right-of-ways specific to situation) • an external study should be performed on the child care/school requirements (as well as the community halls). Re-address, with today's needs of the modest/low income families. Consider the time requirements and merging the facilities. Eliminating waste and duplication would free up some useful land (established areas or new) to accommodate more units therefore reducing

		<ul style="list-style-type: none"> costs. provincial land use bylaws need to be made stronger, potentially through legislation. Currently recommendations may not be followed in jurisdictions. review the servicing standards for ways to reduce land costs. review Land-Use Bylaws and development regulations to ensure they do not impose needless costs or restrict affordable types of housing (Municipal Government)
Financial Assistance	17	<ul style="list-style-type: none"> subsidize the user not the housing unit (2) subsidize the tenant, not the housing to reduce the concentration of low-income tenants. assistance to the households: Subsidy to needy families, not to the buildings. Greater emphasis on financial management in schools. Should continue to provide Native Housing along with Federal government. Should establish and enforce minimum standards for housing. (Provincial Government) income re-distribution income subsidizing interest and down payment kept reduced RGI be calculated annually as against monthly - to maintain their housing, to enable clients to move on to home ownership new rental subsidy income base increase social assistance housing allowance from provincial government to modest income recipient financial assistance (tax incentives, grants for development & renovations, or. for upgrading, rehabilitating & building in existing low income areas, e.g.) Beverly, Edmonton) government funded day care would provide more disposable income for house rental or purchase - low/medium housing no welfare for the middle instead: 1. Prevention of homelessness 2. Support the most needy pilot: individual development accounts whereby low and modest income Albertans have saving funds matched (for every dollar saved, three additional dollars provided to a maximum, funds required for a down payment on a home). Also includes training related to budgeting, home selection, purchase, mortgages, etc. continue Residential Rehabilitation Assistance Program (RRAP, pooled risk mortgage insurance program, first-time home buyers program and 5 per cent down payment program (Federal Government) raise income limits to qualify for social housing. (Federal Government)

Alternative Housing Forms	11	<ul style="list-style-type: none"> • can modular homes be integrated into a residential community? • ensure land is available for trailer parks, modular homes in booming or transient towns (e.g. County of Grande Prairie) • innovative housing forms (Modular) • grow home concepts • ability to increase size of house • re-use of institutional facilities as residential e.g.) closed schools & hospitals, commercial buildings • use existing building stock more efficiently e.g.) day cares to seniors housing, granny suites and garden suites, relaxing R1 to allow extra suites • shell housing concepts for ownership for low income households • Quality usage of the many empty buildings (Edmonton) for affordable housing. • greater utilization of manufactured homes in all jurisdictions • build housing complexes on top of mall parking lots. This will reduce land use and hide ugly parking lots
NIMBY	10	<ul style="list-style-type: none"> • village concept • integration of low & modest income with other housing • integration into existing community (NIMBY) • quality construction & design to avoid NIMBY - quality landscaping • educating people to build trust & get rid of NIMBY syndrome - involve community through meetings etc. • public education "that person" could be you, your children, your parents, your family • CURB APPEAL of affordable housing • best way to overcome NIMBY is through proactive information, education and community consultation before building. Municipal politicians need support in regulations when they promote multi-family housing • landscaping perimeter of multi-family units with Barns (much like farmers use) would assist the "NIMBY" problem. Relaxation to parks regulations would be required. • A study by Ekos Research Associates in Ontario (1990?) revealed that while municipal public housing did lower adjacent property values, community based non-profit housing actually slightly increase property values due to its higher quality (generally) and mix of tenants.
Market Information	10	<ul style="list-style-type: none"> • tailor development to fit the residents' needs • overcome boom/bust uncertainty • balance of supply (housing provision) and demand approaches (direct assistance) • understand needs (eg. private sector very good at construction, public sector knows clients needs & community point of view) • don't consider what has happened here as all the input you need. Also consult those affected by current housing situation.

Market Information (continued)		<ul style="list-style-type: none"> • get ideas from people out of government and committees so as to hear what the population really needs • lead in research support and demonstration projects • Edmonton Joint Planning Committee on Housing has completed a "Supply and Demand Update on Affordable Housing for Low-Income and Special Needs Households" an assessment of the number of low and moderate income households in need in Edmonton. (Municipal Government) • provide statistical data to ensure that demand and supply are matched. Clarify "core need" principle. (Federal Government) • the symposium approach should continue until housing needs subside
Economic Incentives	9	<ul style="list-style-type: none"> • guaranteed return to private sector and/or low cost housing builders i.e.) legislatively guaranteed • reverse density-bonusing - allow developers to "buy down" their density in suburbs in exchange for affordable housing elsewhere (or cash in lieu) • density bonuses for contributions to development of affordable housing • incentives to developers to build rental accommodation rather than assistance to individuals • financial stake by all partners • incentive to renovate/rejuvenate older areas • if Alberta Municipal Affairs is considering incentives for the private sector to build housing, you should consider offering those same incentives to Management Bodies. Should be more effective - no profit motive. • more emphasis on using existing construction/existing homes through renovations, rezoning, etc. rather than so much on new development. • motivated (incentives) - Profit & Non-profit Sector Development
Home Purchase Options	8	<ul style="list-style-type: none"> • self help programs/sweat equity (2) • sweat equity programs • inclusion of different sweat equity options • costs could be lower if prospective owners helped build their homes • financial tool to build equity • rent to own option to buy (m/v at time of purchase/contract) • families who can afford to pay \$500-\$600 per month rent should be able to put that toward owning a house without having to come up with a \$5,000 to \$10,000 down payment
Role of Provincial Government		<ul style="list-style-type: none"> • provincial review mechanism to ensure accountability of municipalities for compliance with Provincial (affordable) housing policy (Iris & Ralph)

<p>Role of Provincial Government (continued)</p>	<p>8</p>	<ul style="list-style-type: none"> • province to take a lead role in developing partnerships between levels of government, developers, non-profits and banks to enable development of affordable housing - Maximum floor area for rental • consider not having public works (AB) building projects. Instead allow municipalities to look after this - better deals, better buildings. P.S. our senior lodge keeps repairing defective work - cost us more in the long run. • provincial government to continue to administer housing funds. Set annual provincial targets for new housing for low and moderate income housing needs. Set annual provincial benchmarks for administration and operation of existing low and moderate income affordable housing. Administering funds/programs, to ensure every Albertan has access to affordable and accessible housing • draft legislative changes to discourage converting rentals to condominiums Examine the flow of funds between municipalities and the Province to make it more equitable. (Provincial Government) • allocate Rent Supplement designations on a community basis for use as determined by community agencies within policy parameters. New programs developed to meet this need should require landlords to target units to people who would have difficulty finding safe, affordable and adequate housing in the market. (Provincial Government) • government to promote private, industry/community, non-profit partnerships where: • the non-profit group would determine the need and the client base, find the land, design the building, administer and deliver programs, manage the project after construction and co-ordinate between landlords and tenants. <ul style="list-style-type: none"> - the for-profit builder and developer would build the project and look after servicing the site - the financial sector would help with the financing - government could provide surplus land and/or a building and help with the financing • new partnerships could include a Provincial social/affordable housing advisory committee chaired by the minister of AMA to recommend appropriate partnerships to meet a wider range of affordable housing needs. <ul style="list-style-type: none"> - Involve Federal and Provincial governments (Family & Social, Health, Mental Health, Community Development, Labour), Municipalities and AUMA, non-profit, continuing co-operative, and consumer/landlord/tenant groups. The Committee could establish sub-committees to make recommendations for each of the four "streams" of affordable housing needs for urban, rural and high growth communities
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Approval Process	8	<ul style="list-style-type: none"> flexible development & process quicker approval process development/permit approval/appeal process more sympathetic/responsive to l.c. housing there is a need to develop a provincial land use bylaw development appeal system, as an alternative to going to court decrease costs by streamlining development approval process very early consultation with adjacent landowners & stakeholders facilitator for approvals for design and compatibility and for zoning of multi-unit residential land (Municipal Government) shorten regulatory approval time (Municipal Government)
Government Intervention	8	<ul style="list-style-type: none"> government programs/incentives political will to change provincial government make their public lands more available for development at a reasonable cost municipal government has to work harder to maintain a 30 year land supply need area-specific (regional planning to deal effectively with various parts of Alberta coordinate the provision of surplus land and buildings for development of affordable housing (All levels of government) need to introduce legislative changes at provincial level to allow municipalities to intervene in housing market in flexible manner. life safety of multi-unit housing (Municipal Government)
Financing	8	<ul style="list-style-type: none"> forgivable mortgages on land portion forgivable 2nd mortgages on inner city land supply, city owned financial institutions have to be more flexible in assisting with mortgage services that relate to community need/situations financing for Municipal purchases capital cost - financing loans available in small villages where land is cheap provide low cost loans for construction. Co-op housing seems to have been effective. (Provincial Government) provide low cost loans for construction. Guarantee loans to reduce interest rate. (Federal Government)
Education & Training	8	<ul style="list-style-type: none"> better educate civil administrations, communities & politicians to the issues, needs & solutions prevention (e.g. Life skills, education, community kitchens, grow-a-row (veggies), parenting, budgeting, good neighbors) life styles of household - Education, budgeting, parenting life styles resident/owner - ongoing education & support services to ensure successful ownership possibly there are repair/maintenance grants available that are not being used. This sector of population needs to be targeted for information and education as to moneys available, safety standards etc.

		<ul style="list-style-type: none"> • education of customers in terms of levies, taxation, building codes and continuation of current standards and policy. • provide workshops together with local home builder associations
Taxes	7	<ul style="list-style-type: none"> • tax concessions - e.g.) eliminate GST, concession for development of rental property (multi-family) • with 84% of single parent families earning less than \$40,000 perhaps Revenue Canada should re-address the tax laws for this sector. Perhaps this sector could have more net income. • middle income. The policies of the Federal need to be amended to allow young people to save money for their retirement and RRSP Tax breaks for mortgage interest - coming in early 2000. Policies that tax seniors higher if there is a combined income over \$28,000 penalizes seniors • modify the income tax system - to provide incentives for private capital investment in affordable housing, so no income tax is charged to families with less than \$30,000 annually, to improve attractiveness of investment in rental units • additional tax levy earmarked for infrastructure • tax non-resident investors higher to discourage flipping of homes and land. • tax multi-family buildings higher. Offer R1B zoning to all
Government Funding	7	<ul style="list-style-type: none"> • provincial government must provide more infrastructure development dollars • continued government funding • permit the use of pooled R.R.S.P. funds for the development of multi-family dwellings • better defined government policies and funding for social housing • cost related programs (tax breaks, Mortgage programs). Develop ways to generate private sector funding to support affordable housing developments. E.g.) Tax credits. Limits to inflation must be incorporated such as capping resale to Consumer Price Index and re-market through co-op or condo association. Municipality to retain title. (Provincial Government) • provide funding and a national standard. Ensuring every Canadian has affordable shelter. (Federal Government) • grants for co-op development or ownership. (Federal Government)
Housing Stock	6	<ul style="list-style-type: none"> • increase non-profit & co-op housing (2) • be focused on increasing supply of affordable housing, including accessible units, and take a role in the financing of infrastructure necessary of residential development. • provision of emergency shelter (Municipal Government) • provide and use more Rent Supplement units • emergency shelters (e.g. Dormitories or Sprung-type temporary shelters) or manufactured housing should be established in high growth areas to accommodate short term housing needs

Social Issues	6	<ul style="list-style-type: none"> • use of mixed-model to avoid "ghettoization (both market & subsidized units) • build communities not hi-rises/warehousing (ghetto-ing) • build affordable housing for people wanting to move out of subsidized housing choices. • single housing units need to be built in remote communities so we don't create "baby machines" so the young adults can qualify for housing. Presently you must have children to get your own place. • reinforce the connection between adequate, affordable and suitable housing and quality of life in Alberta • safe community
Land	5	<ul style="list-style-type: none"> • locating Municipal sites & others for leasing • decrease development costs by enabling more non-profit groups to develop on public lands using land leasing arrangements • land lease/trust (Provincial/Federal lands) • explore vacant land - opportunities with owners (Municipalities, utility companies, school boards, etc.) • obtain the land for future social housing development at the development Agreement stage. This ensures that the land is earmarked for social housing prior to anybody building or buying homes in the area. The holding cost of developing and owning these parcels on a premature basis is considerable. Consideration of eliminating the taxes on these multi-family parcels should be undertaken to reduce the holding costs
Landlord/Tenant	5	<ul style="list-style-type: none"> • encouraging & supporting tenant participation in management and decision making • provide mediation and advise for landlord and tenant issues (Municipal Government) • convince people that being a landlord/property manager is <u>good</u> business • self-management of housing projects to instill pride of ownership • must be a home - e.g.) Tenant responsibility & empowerment, individuality
Construction, Design & Maintenance	5	<ul style="list-style-type: none"> • adequate funding to ensure a good product is constructed. • why not have smaller front yards (12' instead of 25') more room at back for gardens, green home etc. small set backs could actually improve neighborly offer. • build homes with smaller front yards (12' instead of 25'). Back yards will be larger to allow for gardens, green homes, etc. • why not smaller 800 sq. ft - 2 bedroom houses, high roof for future upper floor, basement and garage by homeowner later (post war) • smaller lots and overhead wire systems cheaper is not always better. Do not agree with idea of smaller size lots. That is urban chaos, too crowded. Do not agree with overhead power poles etc. They are ugly and increase dangers. Some shorts cuts (re. Money) are not always the way to go.

		Money) are not always the way to go.
Land/Housing Trusts	4	<ul style="list-style-type: none"> • land trusts encouraged • create land trusts • trust fund (land/housing) • housing trust fund (local) - Heritage trust fund - one-time capitalization
Private Sector Initiative	4	<ul style="list-style-type: none"> • forming of co-op by private citizens to create their own affordable housing solution • financial institutions create Home Savings accounts • industry that creates jobs should be responsible for housing its work force and for the impact on house prices and affordability in the community in general • industry that creates the jobs and the pressure on the housing market should be part of the solution. E.g.) Canmore, any hotel built must have staff housing
Other	3	<ul style="list-style-type: none"> • local solution to be locally driven and guided e.g.) Calgary for Calgary, Canmore for CNMR, Brooks for BRKS • wider acceptance of innovative technology to lower construction costs (e.g. plastic, straw bales) • zoning to restrict use is needed to assure long-term use as affordable housing
Communication	3	<ul style="list-style-type: none"> • respect each, other put all cards on table • modest housing is for people, communities need to be able to come together and use vehicles to have major input into what housing is built albeit by a Housing Association, a housing cooperative approach, or a community planning process. The more the (new or re-juvenated) community is involved in self definition, the better their needs can be met. • ensure cooperation & communication between the stakeholders
Planning	2	<ul style="list-style-type: none"> • better long-range planning by all municipalities - communities, councils • build to meet 12 month projected need - not 5 or 10 years. Quick changes to zoning. Quick and focused response to need, but remember that growth may be short lived.
Infrastructure	1	<ul style="list-style-type: none"> • infrastructure must expand more quickly and efficiently.
Role of Non Profits	1	<ul style="list-style-type: none"> • greater use of non-profits to operate all affordable housing

Partnerships	Freq	Comments
Builder/ Municipality/ Housing Trust/ Financier/Non Profit	1	<ul style="list-style-type: none"> business arrangement Builder/Municipality/Housing Trust/Financier/ownership & mgmt by Non Profit
Revenue Canada/Alberta Government/ Municipalities	1	<ul style="list-style-type: none"> income supplements (Revenue Canada, Alberta Government, Municipalities) - In home occupations - daycare, suites
Federal & Alberta Government	1	<ul style="list-style-type: none"> creative financing - i.e.) government issued bonds - Fed & AB Government
Provincial & Municipal Government	1	<ul style="list-style-type: none"> time to "Re-invest" in the municipal system. Relationship between municipality and Provincial government must be partnership within the criteria provided by Larry Anderson
Government/Devel opers/ Non-Profit Organizations	1	<ul style="list-style-type: none"> partnerships between government (provide the land), private developers (build) & Non-profit organizations (manage) - need to address each sector's needs
Technical Institutes/ Private Industry	1	<ul style="list-style-type: none"> create trade school partnerships for construction - e.g.) <ul style="list-style-type: none"> - Average age of Journeyman Carpenter in Calgary 52 yr of age - Apprenticeships/Industry generated Calgary Home Builders involved & Edmonton Home Builders in - 8 weeks training cost \$1,200 per course after 4 weeks paid going industry rate, after completion wages go up accordingly to have skilled tradesmen (framers, flooring, drywalling)
Various Levels of Government	1	<ul style="list-style-type: none"> unified government vision mandate to streamline approval process, add flexibility (cooperation)
Co-ops	1	<ul style="list-style-type: none"> pooling of money to purchase (co-op type relationship)
Three levels of Government/Non- profit groups/Employer/ Developers	1	<ul style="list-style-type: none"> non-profit groups (run facilities)/ 3 levels of government (seed funding, appropriate regulations) leasing of government owned land/Employer (\$ assistance to employees for accommodation)/ Developers (affordable styles)
Local Partnerships	1	<ul style="list-style-type: none"> existing partnerships include the City of Edmonton Downtown approach, the Fort McMurray Mayor's task force on affordable housing and work between the City of Calgary and the Calgary Home Builders Foundation

Seniors

For the purposes of the symposium, senior households meant households having at least one member who is 65 years of age or older. In some cases single persons aged 55 and up may be considered in this group (e.g. widows/widowers or persons with disabilities). This housing is often associated with personal or medical support services. Many households in this group have sufficient income to acquire basic housing but may need support services which are not available in the community.

The bulk of symposium attendees registered for this stream (196 out of 543 who attended). People registered for this stream were generally from the private sector, municipalities, housing providers, seniors associations, support service providers and planners. Steve Fowler of Alberta Municipal Affairs facilitated this group. Ralph Hubele (Calgary Regional Health Authority), Jan Willey (Montrose Mortgage), Gary Klassen (Strathcona County), Garth Mann (Statesman Corporation), Norm Castiglione (Rotary House Fundraising Society), and Shirley Jolly (Alberta Senior Citizens' Housing Association) formed the discussion panel.

Not surprisingly given its size, this seniors housing group accounted for the bulk of the responses from the symposium. Here, many of the priority issues on need relate to the lack of support services and need for more affordable, flexible housing options. A lack of cooperation between levels of governments was frequently mentioned as one of the main obstacles. In terms of solutions, government incentives, especially tax incentives, to encourage greater supply and more friendly development regulation and standards, to reduce construction costs top the list.

SENIORS

SUMMARY OF HIGH PRIORITY IDEAS FROM ROUND TABLE DISCUSSIONS

Needs	Freq	Comments
Additional Support Services	24	<ul style="list-style-type: none"> • no (OAS or GIS) assisted living. These came in equal in our group. • seniors with high medical requirements and disabilities • seniors with greatest needs (physically and financially), i.e. ones who are not functionally independent and need personal care services in order to manage their independence or remain in the lodge setting • minimum health support in lodges and self-contained units which enables seniors to remain in more stimulating environment • low income seniors - functionally independent - non-functionally independent • handicapped accessible housing • seniors requiring support services (health, meals, maintenance, social interaction) • 24 hour home care/health support • recognize need for support services • more respite care facilities • social interaction and isolation • lack of social and recreational programs for small facilities • seniors need: choice of services and accessibility • maintaining dignity • isolation • seniors need to feel safe and secure • seniors without family support • security / safety, i.e. lifeline, 911, buddy - land use • cultural sensitivity • single • sick • personal services - libraries, banking, podiatrist and hairdressers • seniors need for safety, security, food, social interaction, choices, autonomy - decisions in personal and care matters, privacy and activities • safe and stimulating environments based continuum of services - building a community
More Flexible Housing Options for Seniors	11	<ul style="list-style-type: none"> • variety of choices associated with different lifestyles and family/ethnic structures - need to explain the different choices to the seniors and provide more options (continuing concern) • aging and staging housing • need to provide village type housing interspersed in community • need to have facilities (e.g. Lodges) that seniors can try for a few months to see if they like the amenities it provides • design of senior housing in which various levels of care can be addressed in the same location/environment - gap between independence and long-term continuing care

		<ul style="list-style-type: none"> • providing choice • long range planning - demographic • low income couples and couples at different levels of care • seniors need: flexible accommodation and service options • progression of accommodation - aging in place • need for flexibility in delivery services that meet the changing needs of seniors without major changes
Affordable Housing	8	<ul style="list-style-type: none"> • seniors not eligible for subsidized accommodations but not wealthy - generally moderate income • rural: low income and high income services - no other housing options - don't have population to warrant • low to modest income • widows and widowers 55-65 (financial assistance) • affordable housing • diminishing fixed incomes becoming lower due to investment rates dropping (guaranteed) • seniors need: affordability • immigrants - no pensions, no language
Access to Information	5	<ul style="list-style-type: none"> • communication between government and users • information resource centre to help you through the various processes for different levels of housing needs • resource information • lack of education for general public of facilities (assistance available for seniors) • community understanding of future needs
Keep Seniors in Their Communities	5	<ul style="list-style-type: none"> • size of rural facilities, health facilities • seniors residing in rural communities • keep seniors in community • small number of units to provide sense of community • seniors complexes within their communities
Partnership Between Housing and Health	4	<ul style="list-style-type: none"> • collaboration between Department of Health and Municipal Affairs • gap between housing and health care, especially for cognitive impairment • health care gap between seniors living in lodges and long term care • better link between health and housing
Bridge the Gaps Between Home and Long Term Care	3	<ul style="list-style-type: none"> • gap between home and lodge • gap between lodge and continuing care • perhaps greater variety of housing to address the gaps between self-contained, lodge, long term care
Additional Funding	3	<ul style="list-style-type: none"> • primarily private sector developers,. Divided priorities • funding to adapt present housing to meet current need, i.e. bachelor suites to larger suites self-contained • dollars for construction of seniors housing

Transportation	2	<ul style="list-style-type: none"> • lack of transportation • transportation for seniors to services (those who chose to stay in their homes)
Consult with Seniors	2	<ul style="list-style-type: none"> • need to have seniors involved in planning • lack of representation of seniors' needs by seniors
An Up to Date Housing Registry	1	<ul style="list-style-type: none"> • central provincial/ASCHA housing registry that is up-to-date
Private Sector Initiatives	1	<ul style="list-style-type: none"> • low income housing with fixed rental rates is used by affluent tenants whereby private sector could accommodate these people
Funding	1	<ul style="list-style-type: none"> • talk of funding - government, private sector
Continued Government Support	1	<ul style="list-style-type: none"> • withdrawal of government agencies from housing and other capital projects (private sector will not step in unless profit will be noticed)
Planning Ahead	1	<ul style="list-style-type: none"> • need to educate seniors to plan ahead for their future, pick the facility they would like to go into and put their name on waiting list
More Day Programs	1	<ul style="list-style-type: none"> • more day programs especially in smaller communities
Housing for Special Needs	1	<ul style="list-style-type: none"> • special needs - mental health, hard to house, dementia, etc.
Knowing the Role of Government	1	<ul style="list-style-type: none"> • need to know what the playing field is: (a) what is the role of government - is government "in" or "out" of seniors housing (b) what are the rules

Obstacles	Freq	Comments
Lack of Cooperation Between Levels of Government	13	<ul style="list-style-type: none"> • lack of partnership between home care, long term care, hospital care, lodge care • housing falls under too many provincial departments • health department • who pays for health and services • too many levels of government and government departments • lack of government cooperation - between departments • federal - provincial - municipal cooperation • clear direction - what is health? what is housing? • cooperation between agencies and departments, health, government • government cooperation - federal, provincial and municipal
Lack of Cooperation Between Levels of Government (Continued)		<ul style="list-style-type: none"> • health system is not dealing with seniors needs result in moving • lack of inter-departmental coordination (Health/Municipal Affairs) • shifting of responsibilities from one level of government to another
Lack of Funding	6	<ul style="list-style-type: none"> • lack of funding to start any process (feasibility study, conceptual plan) • funding - whose responsibility. Need to be defined by government policies • money (2) • where are dollars coming from for construction of seniors complexes • funding
Current and Future Government Policies	6	<ul style="list-style-type: none"> • lack of creativity in long term planning • government policies - need to be updated to reflect current trends • bureaucratic red tape • inconsistent government goals • rent restrictions • regulatory environment
Lack of Private Sector Incentives	5	<ul style="list-style-type: none"> • lack of link between public and private facilities • what is responsibility of corporate industries and companies. What is their incentives to assume their responsibility • uneven playing field - taxation, municipal subsidies (2) • need incentives for developers to build
Affordability	5	<ul style="list-style-type: none"> • economics of scale (e.g. smaller projects and rural communities require smaller demand therefore project costs more, is more to operate and more expensive to rent/purchase • affordability and high unit costs • equity and capital • affordability of choices/options for seniors - considers the accumulative impact of fees/charges • property taxes for non-profit organizations - passed on to seniors

Current Zoning Bylaws	5	<ul style="list-style-type: none"> • no means to have municipalities zone areas for senior's development (reserve) • land costs • need changes to zoning bylaws. (3) The ability to build seniors complexes within existing communities
Lack of Knowledge of Existing Resources	4	<ul style="list-style-type: none"> • lack of process to adequately assess the needs of the community (what do they have - what is still needed) • lack of knowledge of existing infra-structure of the communities • no means to link people with track record to people have the land • affordable and available land
Location	3	<ul style="list-style-type: none"> • isolation/lack of choices of seniors • location • seniors reluctant to relocate (from existing home or community)
Lack of Education	2	<ul style="list-style-type: none"> • lack of education • seniors are not aware of the options available and what to expect in congregate housing situations
Justifying Needs	2	<ul style="list-style-type: none"> • low seniors incomes • justifying needs - consulting with seniors, confirmation of senior population (will they stay in your community), demographics correct, futuring
Lack of Communication	2	<ul style="list-style-type: none"> • lack of communication between local government and all stakeholders • government/private sector cooperation, i.e. private sector building to high income, lack of affordable
Management Body Restrictions	1	<ul style="list-style-type: none"> • allow management bodies more autonomy in addressing the needs in their communities, i.e. rent ceiling to fill vacancies without ministerial order, etc.
Segregation	1	<ul style="list-style-type: none"> • segregation (need to mix up family, senior, etc.
Lack of Special Needs Housing	1	<ul style="list-style-type: none"> • not enough units for special needs - behaviors problems, alcoholism

Solutions	Freq	Comments
Tax Incentives	13	<ul style="list-style-type: none"> • taxes must be lowered • tax relief for seniors in certain areas, e.g. combined income revisited, flow through share • tax incentives for families to look after their own seniors (5) • tax breaks, i.e. land, buildings • tax incentives at federal, provincial and municipal levels • more funding for aging in place through provincial tax incentives • align responsibilities for service with levels of taxation • Financial support provided by the province • relief for caregivers, i.e. families - tax break (mortgage interest)
More Flexibility in New and Existing Projects	10	<ul style="list-style-type: none"> • a diversity of accommodation including seniors, family, single special needs combination in one home/development/property • streamline approvals, resources, procedures to provide flexible needs based solutions - not one size fits all • more flexibility on dedicated developments • alternative housing - granny flats and suites, "group" homes in private, "foster parents" to seniors • province needs to recognize the limited capabilities of rural communities to build and sustain a cost effective project, e.g. population do not allow for economics of scale. Allow for mixed use. • develop a more flexible delivery model that is client focused and integrates the services of various providers - health, housing, recreational, etc. • comprehensive accommodation housing, lodge and extended care • day care for seniors, renovation • inventory and evaluate the local land, existing property, buildings and begin the process of solution based options geared to the individual needs • renovation of existing facilities to extend useful life
Relaxation of Building Codes and Zoning Bylaws	9	<ul style="list-style-type: none"> • relaxation of development specifications - creative economical alternatives • regulatory changes - Planning Act, Building Code, garden, granny suites, basement and rental, manufactured home • granny suites • amend regulatory policies to enable alternative low cost development - granny suites, basement suites • manufacture/modular homes - planning relaxation's to allow more flexibility in taxes • municipalities revising zoning by-law to allow for and encourage alternatives (2) • cooperation between municipalities for the use of land for seniors' housing • homesharing

Continued Government Involvement/Commitment	6	<ul style="list-style-type: none"> • encourage the government to make housing a priority - *buildings that are built should be built to last close to forever to keep maintenance costs down and provide flexible solutions. "Cheap housing" and "cheap built" buildings is not the answer. • provide commitment policy framework to address seniors housing needs • a clear mandate from the government • government must remain in "bricks and mortar" business • continued government subsidies from all levels • continuation of property tax grants in lieu programs for seniors housing
Develop a Resource Centre	5	<ul style="list-style-type: none"> • seniors resource centre that is accessible on a variety of communication mediums that is operated on a cost recovery basis (e.g. fund subscribers or access fees) • web page - for sharing solutions • development of a resource centre and an independent facilitator who would channel the goals of housing authorities and regional health authorities as partners so as to co-ordinate a program which fills the needs of all • all partners should be educated to what the options are • more education, i.e. services available
Incentives for the Private Sector/Non-Profits and Municipalities	5	<ul style="list-style-type: none"> • incentives for corporations/builders/banks/non-profits/municipalities to make the partnerships before the crisis - proactive planning - perhaps 10 year business plans with the partnerships worked out between health, housing, municipality • continue to promote/accept private initiatives • seed money from provincial government • need for grants in lie of taxes for non-profits should be continued to allow affordable housing for seniors • going to builders & developers, offering incentives, i.e. tax breaks from municipalities, low interest loans, subsidized land costs
Non-profit Groups and Management Bodies Taking a Lead Role	4	<ul style="list-style-type: none"> • non-profits/management bodies taking a pro-active and long term look at realistically addressing seniors housing needs • management bodies need to take initiative to investigate a form mutually beneficial partnerships • non-profit organizations - can generate more private and individual support • we should council the government to ensure projects that are funded with provincial money, for operation and/or building should be a viable enterprise, for example multi-purpose housing
Life Lease	4	<ul style="list-style-type: none"> • lease/buy options encouraged (3) • deregulate so that 'life-lease' concept can still get LAP funding & AMA will still consider giving their land

Consult with Seniors	4	<ul style="list-style-type: none"> • more senior input • correct perception of seniors wants and needs in regard to housing • senior organization - consult! Consult! • involving seniors on boards to identify their own needs vs. making decisions for them
Funding Changes/Improvements	3	<ul style="list-style-type: none"> • funding changes/improvements (2) • HR-info-\$ - resources
Surplus Retention	3	<ul style="list-style-type: none"> • management bodies should be allowed to re-invest their surplus dollars from housing where they need it (2) • surplus retention / reserve funding
Keep Seniors in Their Own Homes Longer	2	<ul style="list-style-type: none"> • keep seniors in their homes - cooperative interdepartmental mechanisms to bring this about, e.g. age in place - keeping seniors in their homes - # munic. retired trades • increase home care services to allow more seniors to age in place thereby reducing demands for new housing
Those That Can Pay Should Pay	2	<ul style="list-style-type: none"> • means testing • fee-for-services (based on ability to pay) - residential/government/service provider partnerships
Further Consolidation	1	<ul style="list-style-type: none"> • another round of amalgamation/consolidation
Corporate Involvement	1	<ul style="list-style-type: none"> • involving major corporations for capital projects and/or ongoing support
Land Reserves	1	<ul style="list-style-type: none"> • create land reserves for housing like schools, parks
Government Incentives for Lenders	1	<ul style="list-style-type: none"> • government incentives for lenders to fund projects
Housing Trust Fund	1	<ul style="list-style-type: none"> • housing trust
Designate MR for Seniors Housing Instead of Schools	1	<ul style="list-style-type: none"> • designate MR for seniors housing instead of schools
Rent Supplement	1	<ul style="list-style-type: none"> • rent supplement
Reallocation of Lottery Funds	1	<ul style="list-style-type: none"> • reallocate lottery funds to support and stimulate senior programs
Reprofile Ineffective Projects Build Appropriate Housing	1	<ul style="list-style-type: none"> • permit management bodies to re-profile ineffective pieces of portfolio and build appropriate housing
Vacant Schools into Seniors Developments	1	<ul style="list-style-type: none"> • surplus school buildings - vacant turned back to municipality or designated as senior developments
Private Donations	1	<ul style="list-style-type: none"> • foundation for housing - estates, \$'s, private donors

Partnerships	Freq	Comments
Partnerships - varying levels of government, private sector, non-profit sector		
Varying Levels of Government	7	<ul style="list-style-type: none"> • diagram of how partnerships related provided • governments - federal/provincial/local • governments - federal/provincial • local government • provincial government • provincial and municipal governments working together • municipal partnerships - land lease or purchase at affordable rates, streamline development regulation process
Private Sector	5	<ul style="list-style-type: none"> • private enterprise, builders/developers (2) • condo/co-op board with private enterprise • local business people • land owners
Non-profit Sector	5	<ul style="list-style-type: none"> • management boards • service clubs • other boards • affiliation with service clubs for fund raising • partnerships with churches and other groups
Government/ Private sector/ Non-profit	3	<ul style="list-style-type: none"> • partnerships between the varying levels of government, private sector and non-profit organizations • partners - the partners that are accountable to the ministers are the first ones to be created. This gives the local communities the key to provide the plan which is unique to the local area and flexible. The other partners will be created as the needs arise. • private and public sectors pulling together
Government/ Non-profit	2	<ul style="list-style-type: none"> • provincial government (AMA & AMFC) with management bodies and other non-profit groups • co-operation between agencies to utilize available housing stock. Advisory board - seniors included - all stockholders, i.e. health, etc. Identify the target group, i.e. most in need

Partnerships	Freq	Comments
Partnerships - Housing and Health		
Partnership with Housing and Health	7	<ul style="list-style-type: none"> • graduated system for services provided as per facility type/need with a marriage of housing/health by giving up on the idea of territorialism and begin a program of trust - based on need and services • partnerships worked out between health, housing, municipality • create mechanisms for coordination of services - intergovernmental, interdepartmental to enable seniors to stay at home • assisted living from meal and housekeeping to personal care and medications to more advanced health services • government ministries (Health and Municipal Affairs) must work together • housing / health partnerships • partner housing with RHA to develop accommodation / services to serve special needs seniors, i.e. early dementia. Remove interdepartmental turf protection.
Partnership with Health, Housing and Other Government Departments	3	<ul style="list-style-type: none"> • health, AFSS, Municipal Affairs - long term care committee and recommendations - talk and corporate • provincial departments collaborating - health, public works, AMA, social services • coordination and cooperation between housing, health and community development
Partnership with Health, Housing and Non-profit	2	<ul style="list-style-type: none"> • government can encourage (force) partnerships between health, non-profits, housing foundations, municipalities by implementing "business plans" which include all partners and are accountable to the ministers. This is step #1 and will encourage all other partners. • would the implementation of 10 year business plans which incorporate non-profit, health, municipalities help to provide the proactive planning necessary for the partnerships?
Partnership with Health, Housing and Private Sector	1	<ul style="list-style-type: none"> • partnering between health and housing, health and private sector - eliminating perceived barriers

SENIORS
SUMMARY OF OTHER IDEAS FROM ROUND TABLE DISCUSSIONS,
POST IT NOTES AND PRE-SYMPOSIUM CONSULTATION

Needs	Freq	Comments
Additional Support Services	83	<ul style="list-style-type: none"> • home like • stability and Continuity of service provider (2) • allows aging in place safely (2) • community • accessible to services (6) • support line for information relating to personal or household needs • home support (cleaning, shopping, plumbing, etc.) (3) • supportive Systems (to AGE IN PLACE) - Health services, social interaction, community support/spirit, transportation • competitive programs for seniors to encourage activities - (financial/physical) • activity - Social, physical - Coordination of Activities • "Community Supports" means more aging in place = older tenants in self-cont. = shorter transition periods - log jams • safe and stimulated environment - continuum of services - building community • safety, security, food, social - interactive, choices, autonomy - decisions in personal and care services, privacy, activities • family involvement/participation • housing • companionship (Lovers) • accessible (Handicapped) • close to AMENITIES • health Care (4) • continuation of Cultural lifestyle • hr health support • home care e.g. meals on wheels • resource info • personal services • libraries • banking • podiatrist, hairdresser • security/safety • lifeline • 911 • buddy • community drop-in, social interaction (2) • progression of accommodation aging in place • stability • appropriate, affordable Housing - large rooms private baths • option to remain in their community • meals • maintain optimal independence (2)

		<ul style="list-style-type: none"> • organized recreation activities • personal care assistance • family support • emotional support • access to culture + religion • safety & security • support services (mntc, health, meals, companionship) • inadequate access to supportive housing by low & moderate income seniors • security - Physical & Financial (3) • low income - +/- \$12,000 / year - Flat rate • quality of life - Housing, 0 - Health, Meals • many seniors in their homes but no community support services to assist in safety, security, etc.
Additional Support Services (Continued)		<ul style="list-style-type: none"> • isolated from family support • need to provide appropriate housing + support services for seniors assessed at "A", "B"+ "C" • home oper + Mt'ce, e.g. Condo'/mow+snow • supportive housing which provide us services not just housing • because of gaps need to refocus on what kinds of services need to be offered • isolation... Small rural areas, lack of resources and Assistance providing proper housing to those in NEED. • community focused, not focused inward • lack of companionship • seniors with income but require some service - i.e. isolated without transportation • support services (2) • 70+ increasing numbers not functionally independent, i.e. mental deterioration, dementia. Need more structured environment • discharge from acute care: Be placed in temp. care environment until able to care for self in own home • 70+ increasing numbers less functionally independent, i.e. dementia, etc. (need more structured environment) III • need for min. health support in lodges & self contained units which enable seniors to remain in more stimulating environment. • how to deal with older, frail, more ill seniors coming into lodges • seniors need to feel safe & secure
More Flexible Housing Options for Seniors	46	<ul style="list-style-type: none"> • lack of quality choice in seniors housing, seniors becoming more informed and demanding consumers • alternate services - respite - granny flats • different choices of living • provides choice, maintain dignity (2) • municipal planners understanding seniors • greater variety of housing: • we have a large variety of seniors who have specific needs • variety of housing options per community

- housing which allows for more progressive care/support
- funding for
- need to determine what seniors need, desire, want
- alternative to institutional environment that leads to better lifestyle
 - cost less - public; seniors cost more
- sense of dignity, worth and value - wellness
- moderate income seniors lack of housing options
- choice of services & access
- ability to choice + customize
- stop shop (variety of housing options)
- not enough hsg. options in rural communities
- need for a greater variety of housing from low income to more costly with increased services.
- need to look at modern, updated designs for Seniors' Housing that better meet their needs for socialization + sense of community
- allow the consumer to choose.
- provide complexes of large enough size to employ proper professional help to provide social & recreational programs
- need the ability to modify the accommodation to fit the changing
- flexibility - changing - needs can be met easily, both sides of negotiation table
- flexible accommodation & services options
- need for flexibility within facilities + housing complex to meet the changing needs of aging tenants. e.g. pets
- seniors need to have quality choices for housing. Seniors are becoming more informed + demanding consumers.
- small number of units to promote sense of community (2)
- government needs to allow flexibility in programs, partnership solutions
- isolation
- don't have acceptable alternatives for shelter/care
- who - not a homogeneous group
- a system which allows easy flow from one housing type to another, i.e.: self-contained - lodge, A/L etc., "HOME"
- need to house young with old
- not eligible for subsidy - moderate income
- need to make housing for seniors more attractive, to promote them moving before they have failed physically + mentally.
- if gap between independence and long term continuing care (assisted living) design of sr. citizen housing in which varying levels of care can be addressed in the same location/environment.
- satisfy accommodation for low income housing (affluent tenants taking up these beds...)
- repeating what we've already done (includes upgrades to existing)
- facilities not suitable to abilities

		<ul style="list-style-type: none"> • older facilities not able to meet current needs and desires - need renovation assistance. • analysis of International Seniors Housing • on seniors lodges - facilities have NOT changed + seniors residing in these facilities are requiring more services, space + amenities than these 30 yrs + lodges have available. (property tax) • larger bedrooms in lodges • "tomorrow's seniors" being heard today by program planners
Bridge the Gaps Between Home and Long Term Care	27	<ul style="list-style-type: none"> • gap between home & lodge • gap between lodge & continuing care (5) - health, waitlists • need accommodation which is not between the family house and the group lodge • needs the senior who no longer can cope in a lodge setting or at home with some home care assistance but now needs to have some health care but is not ready no should be placed in a nursing home or extended care facility (Hosp.) • gap between s/c - lodge • assisted living • (Skipping components - lodge/nursing) Held in hospital for availability • "Gap People" (Fall between the Cracks in system) • seniors with higher health care needs have a housing problem • levels of L.T.C. who are caught in the gap between independent living + LTC. • seniors need to be independent as long as possible (who decides?) • revisit senior needs (Health+Housing) • assessment of services (health) • health regs. unsympathetic towards self sufficiency • who pays for health & service (2) • difficulty to develop bridge between needs in housing & services of health • housing reform / health reform not coordinated • better link b/w health + housing • need to break down barriers between Housing + Health • lack of partnership between social services and health. • lack of co-ordination & co-operation by AMA & Alberta Health. • Must be deadline for some government response to these issues. No more meetings. Give direction to M.B. re: "Bridging the Gap."

Seniors Who Need Assistance	24	<ul style="list-style-type: none"> • seniors with low & medium incomes, and from the local community • couples (2) - low income, differing need over time • special needs - isolated and alone, no family • older widow • older widower • 45-60 with above 3 issues are "older", cultural + attitudinal issues, language, traditions • no OAS no GIS • over 65 A low income, B no family support, C no support systems, D medical requirements • seniors in greatest needs, i.e. ones who are not functionally independent and need personal care services in order to manage their independence or remain in the lodge setting. • singles (2) • minority groups • without family support (2) • low + modest incomes (3) • sick • age - 65+ • - 80+ • +income • cultural sensitivity • 60-75, 75+
Affordable Housing	22	<ul style="list-style-type: none"> • economic - financial resources not keeping up - eroding- • if subsidized accommodation not available seniors will not be able to afford private accommodation: • Senior asset rich cash poor • affordable - within pension (2) • affordable housing with amenities to enhance seniors' living. Good architectural design to enrich daily living & experience. (No institutional image). • need without moving or spending a lot of money • high unit costs • lack of finances - to change or increase housing to meet the increasing needs of tenants • affordable housing (6) • maintain their standard of living • people who fall between qualifying for subsidized hsg + market provided housing. • need for rental accommodation. Preferred housing. -hard to provide rental accom. that is affordable for their income. With correct amenities. • housing access/affordability problems for low & moderate income seniors • seniors financial ability/resources is being eroded.

		<ul style="list-style-type: none"> • fixed incomes • those that can afford it should access private sector housing. There is a great need for a mix of affordable housing types with available services.
Keep Seniors in Their Communities	16	<ul style="list-style-type: none"> • seniors need to stay in own community, family, friends. • remain in own home with affordable support services • keep seniors in their community (3) • need for people living in seniors housing to be active part of the community. • need to stay close to FAMILY and friends for support and social life • as a community understanding future needs • need - to age - in place in a supportive community (housing needs are housing needs) • more facilities for aging in place spouse close to care facility • lack of amenities in community (rural) • snrs. want to stay in their community. • snrs want to go to communities their children reside in. • seniors need to be independent as long as possible • seniors need to stay in own community w/family, friends. II • lack of transportation, health facilities, and social interaction (people moving to urban area which provides these amenities)
Access to Information	11	<ul style="list-style-type: none"> • seniors are not aware of the options available and what to expect in conjugate living situation • education of present needs & future choices - financial options, models of care • improve communication, lack of awareness • education - programs, income, housing, community • access to information and representation of needs - "support will be there when I need it" • need successful prototypes of Housing facilities • need to be educated. to know what supports are available and how to access. • seniors don't understand the "systems" • lack of information/responses from the users clear directions from the government to provide developer • communication - between Govt. + Users • better methods for information - dissemination, i.e. newsletters, verbal, hot lines
Transportation	11	<ul style="list-style-type: none"> • transportation needed (7) • transportation in rural areas (2) • access to transportation to participate in community • transportation for seniors to services

Housing for Special Needs	10	<ul style="list-style-type: none"> • special needs - behavioral, mental, addictions, physical, dementia • disabled need assisted living • "hard to house" - substance abuse, mental illness • mild dementia/depression, • special group needs - dementia, congregate living • physical and mental handicapped • those in abusive situations (2) • "hard to house" seniors, e.g. "operation friendship" • not enough units with special needs individuals - behavior problems, alcoholism
Access to Information	11	<ul style="list-style-type: none"> • seniors are not aware of the options available and what to expect in conjugate living situation • education of present needs & future choices - financial options, models of care • improve communication, lack of awareness • education - programs, income, housing, community • access to information and representation of needs - "support will be there when I need it" • need successful prototypes of Housing facilities • need to be educated. to know what supports are available and how to access. • seniors don't understand the "systems" • lack of information/responses from the users clear directions from the government to provide developer • communication - between Govt. + Users • better methods for information - dissemination, i.e. newsletters, verbal, hot lines
Funding	9	<ul style="list-style-type: none"> • funding + policy: encourage flexibility updating existing facility to meet current needs. • \$\$ capital, operational • provide income incentives to developers to build apartments with rent subsidy • (25%) • Alberta Health/Health Authorities do not provide shallow subsidies based on need • money or financing issue (more facilities, renovation) • equity & capital • reduction of funding over-all • \$ for capital work (const.)
Rural Housing	5	<ul style="list-style-type: none"> • urban more attractive than rural • rural low income + high income no options • rural - lack of population to support services i.e. physio, specialists • size of rural facilities • market risk is large in small communities.

Need for Additional Housing	3	<ul style="list-style-type: none"> • waiting lists • not enough self-contained or lodge accommodation to cope with demand. • although the percentage of low income seniors as a proportion of the total number of seniors has declined significantly over the past few decades, the total number of low income seniors is actually increasing on an annual basis.
Review Government's Role	3	<ul style="list-style-type: none"> • increased construction + operating costs require changed gov't roles to ensure seniors can afford housing required. • need to create a vehicle to co-ordinate the Private, Public, Non-Profit, Agencies responsible for Senior's Housing interests. • as the number of elderly households increases, so will the demand for a range of seniors' housing, independent living and supportive housing options. But there is a lack of commitment of the three levels of government to recognize this growing problem among low income seniors.
Address the Different Needs of Male/Female Seniors	2	<ul style="list-style-type: none"> • the disparity between the needs of male + female seniors must be recognized and addressed. (2)
Long Range Planning	1	<ul style="list-style-type: none"> • long range planning - demographics, land use
Increasing Number of Low Income Seniors	1	<ul style="list-style-type: none"> • excluding future net-migration, there is already a significant population of seniors who have total incomes below the poverty-line. In Edmonton, 17,820 or 26% of the current total population of 68,539 seniors (aged 65+) have incomes below Statistics Canada's "Low-Income Cut-Offs".
Incentives for the Private Sector	1	<ul style="list-style-type: none"> • the private housing market has never been able to meet the need for physically-adequate and affordable housing across all income levels and lifecycle stages (particularly for households with below poverty line incomes).
Further Clarification Required	2	<ul style="list-style-type: none"> • advice + assessment = peer group • seniors need to recognize the well-being of all individuals

Obstacles	Freq	Comments
Government Role	21	<ul style="list-style-type: none"> • government policies - what exactly is their role? • are they supporting the "healthy society"? • awareness & commitment • political agendas/differing political practices - govt intervention (bylaw) (2) • lack of gov't vision & commitment • lack of clear vision what is health - what is housing • gov't reg.s • Housing Municipal Affairs (Enabling Legislation) • government philosophy (self-contained). "Housing providers ARE NOT to be involved in personal needs (i.e.: activity, finances, health, family) • property taxes - non-profit organizations - tax in lieu grant stopped but taxes double grants • health system is not dealing with seniors needs - more • whose responsibility is it? (gov't/family, etc.) • long term care access • shifting of responsibilities from one level of Govt. to another + to private enterprise • inconsistent govt. goals (2) • too many levels of government and too many departments within each government (3) • establish minimum levels of quality in care that must be maintained.
Lack of Funding	17	<ul style="list-style-type: none"> • trust issues. "devaluation." • if down loaded to municipalities where do funds come from • we can be told that money will follow but will it • funding - whose responsibility • capital-funding-operating (3) • high cost of single-home operations • lack of funding (4) - gov't, private sector • withdrawal of gov't agencies from housing & other capital projects (private sector will not step in unless a profit will be realized) • no financial aid or unwilling to adapt (design and services) existing housing to meet the need of seniors allowing them to age in place. • limited financial assistance or tax breaks available from governments and municipalities to allow non-profit sectors to take on more housing responsibilities. • municipalities can not afford to participate in housing. • need to adjust the formula used to fund lodges. Currently penalizes larger communities.

Lack of Teamwork and Partnerships	14	<ul style="list-style-type: none"> • teamwork, lack of - inter, intra • cooperation B/W agencies/depts • lack of communication b/w local gov'ts/everybody • gov't cooperation - fed, prov, mun. • govt/private sector coop. • levels of govt. i.e. fed.-prov.-muni • speak and cooperate with each other • ministries (prov.) cooperate • lack of inter-departmental coordination (Health/municipal affairs) • collaboration between Dept. of Health + • collaboration between Municipal and Provincial Govt • lack of RHA co-operation • no-one wants to take responsibility (Housing vs. Health) • lack of cooperation between sectors
Location	9	<ul style="list-style-type: none"> • investors not interested in small scale projects • economics of scale (in rural communities small demand: more expensive) • no hsg. option for higher income seniors in smaller communities • size of location (rural vs. urban locations) • isolation • location • not enough income in some locations and too much elsewhere • lack of choice in accommodations • the opportunities to provide housing options in smaller centres is more restricted due to the risks involved in smaller projects and consequently smaller financial returns.
Lack of Private Sector Incentives	8	<ul style="list-style-type: none"> • the playing field is not equal for all players to provide affordable, safe, flexible seniors • what are the obstacles? finance • difficulty in getting financing for seniors housing projects. • uneven playing field (2)- taxation, municipal subsidies • rising cost of land, construction costs , shortage of a skilled labour force have resulted in reluctance of developers to build more modest housing. Home ownership not an attractive option for this market sector. The market needs to be assured of sustainability and profit before it will venture into new areas. • despite the increase in the economy market rents are still expected to remain below the economic rents required for significant development in new multi residential construction/development limiting any development to ownership and high end rentals. • programs such as the Canadian Centre For Private Public Partnerships has primarily generated the production of housing for middle to high income seniors with equity to fund the housing being produced. The number of units produced for low income seniors has been negligible.

Land Availability	6	<ul style="list-style-type: none"> • availability of land (3) • location of land. i.e. close to downtown • land - affordable • lack of accessibility to prime development land close to amenities.
Lack of Choice	5	<ul style="list-style-type: none"> • lack of choices for seniors. (3) • seniors expectations for alternate housing accom. (2)
Lack of and the Cost of Services	5	<ul style="list-style-type: none"> • cost to provide services • economy of scales • construction costs for needed service not viable affordability • builders cost to provide services • lack of community resources i.e. No doctor, no pharmacy
Regulations and Zoning	4	<ul style="list-style-type: none"> • municipal regulations • regulatory environment • zoning + approval • restrictive municipal standards, housing policy, zoning and bylaws.
Reluctance of Seniors to Relocation or Change	4	<ul style="list-style-type: none"> • change for seniors - very reluctant • seniors reluctant to relocate (3)
Lack of Education	4	<ul style="list-style-type: none"> • educating snrs. about life style choice that are available • lack of organization + skills by seniors • lack of education • lack of education for general public of facilities/assistance available for srs.
Current and Future Government Policies	4	<ul style="list-style-type: none"> • RGI - 30% income • lack of creativity - too many "benchmarks" • bureaucrats • funding formulas - i.e. \$3.60 vs \$4.80, no capital \$s
Justifying Needs	4	<ul style="list-style-type: none"> • justifying needs • difficult to identify those in need • awareness to build • needs assessment to the I want concept - the children do not get it all !
Affordability	3	<ul style="list-style-type: none"> • affordability of choices/options to the senior - cumulative impact of fees/charges • seniors' incomes to pay rent • lack of affordable housing for seniors in small communities.
RGI Concerns	2	<ul style="list-style-type: none"> • RGI unfairness to couples. • rent restrictions
Lack of Support Services	2	<ul style="list-style-type: none"> • stay in own home as long as can • money for support services
Lack of Seniors Involvement	2	<ul style="list-style-type: none"> • lack of representation of seniors' needs by seniors. • lack of understanding of roles of players in Snrs housing

Lack of Rent Supplement	1	<ul style="list-style-type: none">• lack of Rent supplement for non-profit organization
Lack of Consensus on Needs and Who is Responsible	1	<ul style="list-style-type: none">• consensus on needs
What is the Role of Corporate Industry	1	<ul style="list-style-type: none">• responsibility of corporate industries, companies. They are effective & efficient
Lack of Adequate Health Care in Lodges	1	<ul style="list-style-type: none">• lack of adequate health care in lodges
Further Clarification Required	3	<ul style="list-style-type: none">• they are "all or nothing" (for nursing homes)• regionalization causes boundaries to receive service• reduction of ability of A.C.A. to deliver + communicate

Solutions	Freq	Comments
More Flexibility in Developing New Projects	41	<ul style="list-style-type: none"> • Abbeyfield Homes (2) • province needs to recognize the capabilities of rural communities to build & sustain a cost effective project. e.g. do not have economics of scale • to allow mixed use • granny flats • co-op housing • assisted living • homesharing (students or seniors) • home adaptation • housing alternatives (i.e. granny flats/suites, group homes in private residences - "fostercare") • inventory and evaluate land (existing property) buildings, transportation needs - (A.M.A. role) • streamline approvals - uncomplicated procedures - Resource Base • flexible needs based solution - not one size fits all. • a diversity of accommodation (seniors, family, single, special needs - combination) in one facility (home) • new cost effective technology to meet senior's needs i.e. emergency + security systems • built self-funded (borrowed or own \$) Lodge units (8) without raising requisitions • increased size of lodge (48 units to 20 units) • increased quality of living accommodations (reg. - bathrooms) • review municipal land inventories to determine if there are any potential sites that could be used for the development of low income rental accommodation in conjunction with other programs/participants. • Co-op housing for seniors or pre retirees - this type of housing gives a sense of ownership and security and could provide a venue for very innovative initiatives. • with the emphasis on community based care, the reality is that more and more seniors are remaining in the community (including senior citizen buildings) with higher levels of disabilities. Many of these buildings were not initially designed to accommodate residents with increasing physical disabilities. • a group of interested individuals has undertaken a preliminary investigation into the development of an Abbeyfield housing project in the City of Calgary • seniors development should provide for varied accommodation leasehold or freehold housing in conjunction with a lodge facility. This enables a senior to sell their home & maintain an owned home status while having the security, amenities & companionship of the adjacent lodge environment & gives the

		<p>senior a gradual acceptance of lodge living, during the aging process.</p> <ul style="list-style-type: none"> • senior (affordable) housing available with a little more living space & balconies. Older persons are getting on, they're not stupid. • flexibility to change should be high priority of board members not their own self imposed idea. • seniors don't always want to live in senior-ghettos! Mixed communities are more vibrant! • boarding house type rooms for low income seniors in larger urban centres. Less regulation, staffing etc.. Food & room only. Maybe not great housing but better and more affordable than they now have. - Already being done! Works. • home-sharing • as growth pressures may be temporary (due to fluctuating resource prices) in these communities, consideration should be given to using temporary solutions such as manufactured homes. These units may be transported to other high growth communities if market conditions change. • encourage long-term buildings that are built to last forever or close so that we do not have to keep rebuilding (flexible) • buildings which are housing, assisted living - to long term care need to have standards so they can be used for either long term care or housing. Also being built with the thought of future use if the number of seniors decrease in the future. • supportive housing: <p>\$3000 _____</p> <p style="text-align: right;">Private sector Assisted living</p> <p>\$2000 _____</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">Gap Required shallow subsidies *</p> <p>\$1000 _____</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">Deep subsidy Facilities</p> <p>\$0 _____</p> <p>* Benefits</p> <ul style="list-style-type: none"> • cost savings for gov't - less need for nursing homes • appropriate facilities for all seniors.
Incentives for the Private Sector/Non-profits and Municipalities	24	<ul style="list-style-type: none"> • use heritage money to provide funding at low interest rate for true non-profit foundation for capital. Heritage money would now be used for what it was originally put away for (provide seniors with affordable housing). • seed \$ for more housing from province • facilitate borrowing • alter borrowing practices * debt repayment penalties. • grants in lieu of taxes has been granted to non-profits. Should be

		<p>continued and housing will be provided.</p> <ul style="list-style-type: none"> • incentives for corporations/builders/banks/non - profits/municipalities to make the partnerships necessary before crisis - Proactive planning. • funding from mutual funds/Real Estate investment trust • funding available structured similar to a utility (stable ROI). • sweat equity • short-term targeted loans/grants for high need seniors projects. • continuation of grants-in-lieu program for seniors homes. • investor incentives to encourage new seniors projects to leased land to reduce cost and provide choice locations • deregulate - so that 'Life Lease' concept can still get LAP funding - and AMA get LAP funding - and AMA will still consider 'giving' their land to build needed housing on. • implementation of interim funding for capital projects. More flexibility in grant programs (e.g. CMHC, Home Adaptation Programs). Establishment of incentive programs for joint efforts (e.g. Health and Municipal Affairs, etc.). • provide incentives to municipalities to assist in developing seniors housing. • provide interest free loans to management bodies wishing to expand lodge facilities. • support the development of innovative approaches to meeting seniors affordable housing needs (e.g. demonstration projects that show financial viability, seed funding, project development funding). • provide matching funding for new housing starts. Funds raised by donations, municipalities and management bodies would be matched dollars for dollars by province/federal. Provide interest free loans to management bodies wishing to expand lodge facilities. • securing of appropriate building sites which are affordable. Recognition of the high costs of developing any form of housing including low income rental accommodation in such municipalities, in terms of the application of existing housing programs (e.g. PLRS). • possible incentives for development in rural areas. Build in some feasibility in the housing to meet changing demands. • limited funding for delivery options by local groups as approved by the municipality. Provide incentives for "habitat for humanity" options. • assessment + taxation of private not-for-profit lodges
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Incentives for the Private Sector/Non-profits and Municipalities (Continued)		<ul style="list-style-type: none"> • in order to stimulate senior complexes to be build, the Alberta Government should arrange one time grant to a well planned well organized Organization in our great province! • adjust some accessible land to higher density dwellings allowance, i.e. lot size. Encourage construction of more modest housing by supporting of costs of servicing.
Relaxation of Building Codes and Zoning Bylaws	22	<ul style="list-style-type: none"> • temporary land use permits • municipal + provincial regulations must be flexible to allow options i.e. granny suites, etc. garden suites, rooming house with tax break! • zoning & financial incentives & flexibility to allow "granny flats" • municipalities revising zoning By-Laws to allow for and encourage alternatives (5) • regulatory changes • (garden, granny, 4 plex, bsmt rentals, mfg. homes) • promote modular complexes for seniors. • relaxation of development specifications - creative economical alternatives. • specially zoned sites (by municipality) for seniors in appropriate locations • relax code requirements for renovations i.e. utilize existing building • look at zoning development changes to develop seniors projects in older/mature communities - so the seniors can stay in that community • plan for future demographic changes. Zone land near existing amenities to allow for seniors housing. Encourage local development based on community need. • allow secondary suites. • there may be a need to reduce the cost of low income housing by changes to building standards and other cost cutting measures to ensure the cost of delivery of these units is as low as possible. (3) • contributions: gov't - regs + codes • greater utilization of manufactured housing in all jurisdictions.
Tax Incentives	22	<ul style="list-style-type: none"> • create investment vehicles with tax incentives • align responsibility for service with levels of taxation • need tax concessions to stimulate investment in affordable housing e.g. flow through shares • subsidize residential property taxes for seniors • aging-in-place facilities - funding from Province through tax incentives • tax incentives (fed+prov.) municipal (3) • tax incentives to "care" for seniors by relatives (3) • relief for families caring for parents, Daycare, Renovation, Tax breaks i.e.: Mtg. Int. • taxes must be lowered

		<ul style="list-style-type: none"> • tax break for private investing in housing for seniors - low cost. • give investor/land owners tax advantages • tax relief or some subsidy for private non profit buildings. • family involvement in housing , senior, ? tax incentives • enable municipalities to generate alternative (incomes-based) sources of tax revenue. • explore modifications to the income tax system to provide incentives for private investment in low-income affordable housing development. • contributions: gov't - taxes • seniors should not have to pay for education - this would free up income to allow seniors to pay their way. • equal treatment on municipal taxes
Continued Government Involvement/ Commitment	22	<ul style="list-style-type: none"> • need government to clearly outline their position regarding funding, rental rates, capital • government must remain in "Bricks in Mortar" • provincial commitment to new Policies for increasing # of Snrs • encourage the Gov't to make housing a high priority • continued gov't. subsidies • provide funding (needs based) to seniors to ensure an adequate standard of housing. • support the operations of local housing registries (e.g. the Society for the Retired and Semi-Retired). • set and monitor national standards. • allocate funds to support adequate and affordable housing for all Canadians. Ensure pension allocations are in keeping with realistic cost of living for seniors. Explore the expansion of CMHC programs to ensure safety and choice in affordable seniors housing. • maintain Residential Rehabilitation Assistance Program. • maintain a national (pooled-risk) residential mortgage insurance program. • CMHC to review mortgage insurance policies enabling non-profit groups to obtain mortgage insurance with no equity i.e. 100% financing • the federal government must make more allowances in its transfer payments to provinces to allow for the care of the elderly. • CMHC mortgage terms likely to encourage seniors to move down to more manageable homes. Support of pilot projects. • seniors have earned government support building this province & country. Alberta Municipal Affairs should continue funding for low & modest income seniors. Shame on you, if not. • the provincial government needs to stay in housing for all sectors described here today. They (the government) need to develop new policies that address tomorrow's society. They need to support these policies with dollars. They cannot abdicate their responsibility.

		<ul style="list-style-type: none"> • senior, low, medium - New policy, new dollars, new regulations - from the provincial government for 2000+ beyond. The provincial government needs to recognize the glut of seniors coming soon. Enough downloading - the rate payer is at the bottom of the pile. • maintain codes for safety. • ensure affordable housing does not turn into sub-standard housing. Safety must be considered. • access to affordable housing for seniors should be a shared responsibility of all orders of government. Each order of government should act in consultation and co-operation with the other to meet this need • some government savings resulting from substitution of assisted living instead of nursing homes should go back into capital building costs to construct these assisted living facilities. • need to know what the playing field is - what is the role of gov't, what are the rules, where is the gov't is "in" or "out"
More Flexibility in Existing Projects	16	<ul style="list-style-type: none"> • consider if small town hotels, motels could be renovated to provide lodging/board. • add day care (Pre-schoolers) to existing lodge facilities • renovation of existing facilities to extend useful life. • addition to facilities • convert existing buildings to seniors residences (hotels, schools, warehouse, etc.) • renovate 2 bachelor suites into a 2 bedr. suite. /Upgrade existing suites • renovate & adapt existing buildings e.g. hospitals, schools, motels • open some closed Hosp.beds as intermediate care (blend medical model & lodge model) Freeing lodge beds for healthy seniors as per mandate. • lodge operators could do well by adjusting their long standing philosophy of providing accommodation to functionally independent clients. To complement this the self contained apartment program operators could advance supportive living services to their clients. Truly independent living seniors can seek out accommodation in naturally, integrated occupancy buildings available within the private and public sectors. This may require financial support from the government in some form, not necessarily as specialty building grant. • consider the adaptive reuse of closed publicly-owned facilities (e.g. hospitals, schools) to meet a wide range of seniors' independent living and supportive/lodge-type housing needs. • better utilization of existing housing projects. For example, allowances should be made to modify existing self-contained rural units so that some level of additional service/assistance can be included.

More Flexibility in Existing Projects (Continued)		<ul style="list-style-type: none"> • the establishment of additional multi-level care facilities. There are many under utilized facilities in most communities that could be renovated for this purpose. • we are concentrating too much on the 'bricks & mortar' instead of what we do within. The building have to change & adopt to suit the needs of the residents. • lodges and senior self-contained should be promoted & "enhanced", as well as be more flexible in service of the varying choices in seniors accommodation. More homes that seniors are now occupying would be made available for young families. • reassess use of existing housing units to accommodate existing future needs. (e.g. Convert self-contained apartments into assisted living units) • convert some self-contained suites into a lodge based facility
Develop a Resource Centre	14	<ul style="list-style-type: none"> • more education i.e. services available • help, through raising public awareness, individuals plan for their retirement years. • education as far as to investment for future needs • a resource center & an independent facilitator who would channel the goals of housing authorities & RHA's as partners so as to co-ordinate a program which fills the needs of all. • all partners must be Educated to what is the options • seniors resource center (maybe available on the Web) • resources to share successful prototypes + project. i.e. quicker learning, time, for new groups • education + resources on project financing, equity (risk capital), mortgages (debt/guarantees) • provide recommendations to municipalities to facilitate seniors housing. Mandate accountability to demographics. • contributions: gov't - information resources • contributions: gov't - marketing • new senior groups need help to get started, but also arrange the homes in front to be available, what are already here and can be used as a sample for them. • establish and advertise a central help line for seniors to access services available to them on an on going basis and during times of crisis. This number should not fielded by anyone in a central government location, but should be set up by area/region/zone and manned by local authorities who know what is available locally. • access to project development information. • examples of innovative projects developed or being considered by organizations many through partnerships:

Consult with Seniors	12	<ul style="list-style-type: none"> • advisory board - seniors included - all stakeholders i.e. health etc. • integrate the seniors with community • better representation of senior groups to identify housing social + health needs. (Improve communication) • correct perception of seniors wants + needs in regard to housing. • use of focus groups to hear from seniors/family (resource materials) • focus Groups should be held with the 4 different groups. E.g. low income, modest income, seniors and special needs to find out what their needs & obstacles are. This is key. • should have a similar session for seniors. At this session, we mainly had the municipalities, towns & cities and the builders, giving their views what seniors need. Should we not ask, what the seniors would want? & need? They would feel part of any solution. I'm sure they were welcome at this session, but were they specifically approached? • seniors need to be consulted about the services/accommodations being developed for them. (5)
Those That Can Pay Should Pay	11	<ul style="list-style-type: none"> • self-contained suites could have service levels offered to them (pay/service) • user - pay (more) • provide subsidy to those who have financial need not all seniors are in need some do not want • means testing • broader assessment of net worth - retroactive - 5/10 yrs. • fee for service • "core" services based on seniors ability to pay i.e. housekeeping, yard work, meals, etc. • fee-for-service (based on ability to pay) • regulate 'Asset Dumping' • greater flexibility for management bodies in charging for services to clients with slightly higher needs. • provincial government has done its share with providing housing. Let the private sector take over. Those that can afford it should pay and go to private sector for the housing.
Life Lease	8	<ul style="list-style-type: none"> • life - lease housing (5) • reverse mortgage • a number of life lease projects in Linden, Calgary, Camrose, Crowsnest Pass. • develop means for seniors to free up \$ (e.g. reverse mortgage) to pay for additional home support

Funding Changes/Improvements	7	<ul style="list-style-type: none"> • level paying field between rural & urban lodge assistance grants Partnerships (\$4.80 + COLA) • funding changes/improvements • high growth communities usually have a low numbers seniors but do have high housing costs. Need targeted capital funding. • contributions: gov't - grants • province could find \$ by not fixating on debt retirement but by managing it & using part of the surplus to fund programs such as seniors' housing • review \$265 formula - "disposable income" • in order for private developers to become involved in multi level care for low income seniors, some funding must be available to them. Illogical and costly to fund so many service deliveries such as nursing home help and meal on wheels to so many diverse locations and providers when funding could be more efficiently utilized by a non profit to private sector provider.
Seniors Staying in Their Own Homes Longer	7	<ul style="list-style-type: none"> • many seniors have lived in their community for many years - allow them to stay there by providing adequate rent supplement, snow removal, and gardening service, in house cleaning at cost geared to income probably much more economical than long term health care. • re: seniors - priority & means needs to be put in place or reinforced to keep seniors in their own homes (73%) for as long as possible. Fewer "institutions" will be needed and the cost less. There is a cost and there should be a cost to the senior for the above service but the senior should have the option and the right to choose it. • could seniors stay in their own homes longer if management bodies provided property and financial management services? • increased dollars to home care • recognize need for support services • home help (repairs, etc.) • home care has allowed many seniors to age in place thereby reducing demand for new housing
Shelter Allowance	6	<ul style="list-style-type: none"> • subsidize senior not bldg./suite (3) • subsidization to individual not facility - where a senior can afford to pay more - they do i.e. RGI • housing allowances • seniors Lodge Funding - Fund subsidized lodges (municipally operated) through the Seniors Benefit Program allowing rental levels to be market rent. Put savings from LAP grant from seniors who are able to afford to pay market rent in equitable low cost construction loans for high need senior's units.

Further Consolidation	5	<ul style="list-style-type: none"> • a need for municipal government to promote positive public relations and to support local management bodies. Encourage consolidation of management bodies. Duplication of services should be eliminated. Future possibility of elected board members for management bodies. • the department should encourage more agency consolidation. Make it happen. • Iris, re: All Housing - AMA should now be able to tell if consolidation of housing agencies was effective. If it was, more consolidations should take place so that management bodies have more common goals. Also, the smaller, less efficient management bodies seem to be creating requirements. I.e. special audits operating reviews, etc. That are wasting a lot of time for both the department and consolidated management bodies. • breakdown barriers/turf protection between boards dealing with seniors at community based centers. • concept of one stop; shopping with integration of the seniors systems/housing, etc..
Surplus Retention	5	<ul style="list-style-type: none"> • allow MB's to invest operating "surplus" in additional units (4) • S/C surplus pay down building debt then total surplus to M.B.
Land Reserves	4	<ul style="list-style-type: none"> • land dedication for seniors/social housing • reserve land - municipalities could ensure land is available • create land reserves for housing like schools, parks, • flex. with use of M.R. (ded. land)
Reallocation of Lottery Funds	4	<ul style="list-style-type: none"> • re-allocate lottery funds to help support & stimulate seniors programs (4)
Municipal Ownership	5	<ul style="list-style-type: none"> • support (not necessarily financial) from municipalities - being proactive to address recognized need. • in cases where there are Foundations operating lodges within whole countries, they should cut back the cost of administration by having the municipality that has the facility take over operation as part of the funding, and the other partnering municipalities should still commit there financial aid. • requirement to have municipality responsible to meet needs of community demographics. This would link age, income level, etc. to development. • County of Strathcona to build a \$5.3 million seniors complex. • assure of ownership of purchased assets i.e. if municipalities borrow money to build, assets cannot be "taken over" by health

Non-profit Groups and Management Bodies Taking a Lead Role	4	<ul style="list-style-type: none"> • M.B.'s need to take initiative to investigate & form mutually beneficial partnerships • non profit/management bodies taking a pro-active + long-term look at realistically addressing seniors housing needs. • we should council the Govt' to ensure projects that are funded with provincial money (for operators &/building) should be a viable enterprise for example multi purpose • private sector to provide adult living units for pre-senior or younger senior. Non-profit sector will be the providers for the middle income senior or the assisted living aspect.
Housing Trust Fund	3	<ul style="list-style-type: none"> • housing trust (2) • trust fund (seniors investing own future)
Rent Supplement	3	<ul style="list-style-type: none"> • rent supplement • provided rent supplement commitments for seniors apartments built by management bodies. • the vast majority of senior citizen affordable housing need is located in the urban communities. Given that this need is expected to grow in these locations, there is a need for a broad range of solutions including continued and enhanced Rent Supplement assistance and the provision of funding and other incentives for additional low-income affordable unit development (through rehabilitation of existing housing and new construction).
Define Housing Need	3	<ul style="list-style-type: none"> • redefine needs analysis of who needs public support • identify the target group i.e. most in need • someone needs to define what is "housing need"? Perhaps this should be a municipal decision. Affordability is a matter of perspective - mine or yours. STOP expecting "GOVERNMENT" to supply everything. No MATTER how much the government gives (MONEY) the perception will always be that it just is not enough.
Student Involvement.	3	<ul style="list-style-type: none"> • post secondary students as activity providers/in return for suite janitorial/grounds • creative idea - get the schools involved at all levels e.g. with seniors living at home re: cutting grass, shoveling walks etc.. Visiting seniors at senior homes re: crafts. • get youths & university students involved to get new fresh ideas & less expensive development. Also get ideas from the people in need for this sector, seniors.
Corporate Involvement	2	<ul style="list-style-type: none"> • corporate sponsorship/donations (2)
Reprofile Ineffective Projects and Build Appropriate Housing	2	<ul style="list-style-type: none"> • permit management bodies to re-profile ineffective pieces of portfolios + build appropriate housing • seek increased flexibility from the Federal government to adapt the present social housing inventory to better meet priority low-income affordable housing needs.

Allow Pets	2	<ul style="list-style-type: none"> management bodies also need to be flexible i.e. allow pets, etc. I feel that if seniors moving in to a self contained unit should be allowed to keep their pet, if they've had them for a long time. (with four check marks)
Develop Standardized Drawings	2	<ul style="list-style-type: none"> develop 'common' blueprint for seniors' housing for developers to use provide selection of building plans
Rent Ceilings	2	<ul style="list-style-type: none"> provide provisions to cap rent for moderate to high income seniors who have limited options for housing. rent maximums for couples in self-contained units.
Non-profit Delivery of Low-Cost Housing	2	<ul style="list-style-type: none"> social housing should be delivered by non-profit housing organizations. Profit margins do not fit well with low-income clientele. Private sector will service higher income seniors and possibly but doubtful low and moderate income seniors in major centres. Private sector could provide expertise in housing design, etc. but should not deliver housing to low-income clients. even with the current rental market conditions in Calgary the production of additional rental accommodation is not economically viable at this point in time. It would be more appropriate to concentrate efforts on encouraging the involvement of experienced non-profit groups in the development of affordable low income rental accommodation. Although initially the costs may not be much different from the private sector initiatives, overtime the costs should become more and more attractive. To obtain the interest of non-profit entities it may be necessary to address concerns about financial risk, as well as providing appropriate expertise to encourage them to undertake such developments.
No More Downloading to Municipal Government	2	<ul style="list-style-type: none"> no more downloading to municipal government. municipalities should not be responsible for providing capital and operating subsidies to enable the provision of low-income affordable housing.
Establish an All Sector and Provincial Interdepartmental Committee	2	<ul style="list-style-type: none"> establishment of an all sector and provincial interdepartmental committee to recommend appropriate all-sector involvement in meeting affordable housing needs. communication + collab, between all interest, service, gov't + snrs., providers etc.
Transfer ownership to Management Bodies	1	<ul style="list-style-type: none"> consider title transfer of Self-Contained Units to MB's to allow flexibility in future development.
Resurrect Alberta Housing Corporation	1	<ul style="list-style-type: none"> resurrect Alberta Housing corp. - planning function only, capital \$ could come from private sector, something similar local or provincial

Reduction of Health Care Insurance Premium	1	<ul style="list-style-type: none"> • relaxation of Alberta Health Care insurance premiums allowing a little extra income.
Limitations on Apartment/ Condominium Conversions	1	<ul style="list-style-type: none"> • limitations on apartment/condominium conversions.
Set Up a Seniors Advocate	1	<ul style="list-style-type: none"> • as a pastoral care volunteer in my community of Mannville I many times see seniors who are unable to deal with legitimate concerns, i.e., demeaning treatment in emergency wards, wrong size prostheses, frustration with "the system", yet feel unable to communicate or are afraid to. I believe a seniors advocate cooperation should be set up & would like to help with it.
Consolidation of Government Departments	1	<ul style="list-style-type: none"> • consolidate Municipal Affairs with Community Development or Social Services.
Delete rent Restrictions	1	<ul style="list-style-type: none"> • rent ceilings for senior care - stifles lodge development. I.e. profit margins which are essential for improved amenities & programs.
Seniors Investing in Seniors	1	<ul style="list-style-type: none"> • seniors investing in seniors. All must be mutually beneficial.
Further Clarification Required	7	<ul style="list-style-type: none"> • long-term care report - committee • too much gov involvement 95 million \$ worth (provincial gov) these are admin dollars! • flow thru shares • addressing mentality of "you owe me" attitude • give up idea of territorialism & begin program of trust - based on need & service • negotiations will come if the need is real & the environment is conducive to success. • no resale requirement

Partnerships	Freq	Comments
Partnerships - varying levels of government, private sector, non-profit sector		
Non-profit Sector	17	<ul style="list-style-type: none"> • cooperation between agencies to utilize available housing stock • partnerships with Churches, etc. • nonprofit Foundations • senior groups (2) • form a funding conglomerate with subsidized seniors housing • affiliations @ service clubs for fund-raising • and service groups • encourage "shared services" among existing low-income affordable housing providers. • increase the level of co-operation between interested agencies to define a "game plan" to meet future needs. • community service clubs (4) • Church ORG. • mgmt. boards • how do partnerships work with non-profit groups/service clubs?
Varying Levels of Government	15	<ul style="list-style-type: none"> • with Social Service agencies • Health, AFSS, Mun. Affairs - talk + cooperate • cooperation between municipalities re: annexation, regionalization, etc. • school boards • municipalities • provincial gov't • provincial and municipal government working together - effectively and in tandem. • more even split between the 3 levels of government for affordable housing as individuals are taxed at all three levels. Each order of government should act in consultation and co-operation with others to recognize and meet this need. Dollar support or backing (e.g. Loans at low interest rates). • the province together with the municipalities must determine the preferred legal form that management bodies should take to satisfy their role as delivery agents for social housing partnership. Representation by population needs to be put back into the formula. • continue to participate in partnerships with municipal and federal levels of government. • there is a need to ensure that provincial philosophy and the interpretation of this philosophy is consistent across departments. The thrust towards the delivery of community based services in health has not necessarily been complemented by policies and regulations of Alberta Family and Social Services and Municipal Affairs. Support independence through encouraging home maintenance, support for physical needs, meals on wheels to assist care givers, day programs.

Varying Levels of Government (Continued)		<ul style="list-style-type: none"> • gov'ts - Fed/Prov - resource - info, \$, hr • provincial dept -Mun Aff., Soc. Serv, Pub.Works • School boards • municipal partnerships - Landlease or purchase at favorable rates, streamline development regulation prices
Private Sector	15	<ul style="list-style-type: none"> • with private sector (builders, developers) recognizing that projects must be profitable • banks • shopping malls - i.e. Hub Mall • private • builder/developers • corporations • private - investment, construction knowledge, resources, marketing - allows / day per month for employees to do community services • private developer - builds group home - 8-12 units for cognitively impaired operated by mgmt body. • involve private companies - corporations • private cos. Developers + builders • private enterprise - seniors coop, village concept • corporations - wing, garden, Jacuzzi • financial inst. • philanthropist • builder dev.
Government/ Private sector/Non-profit	11	<ul style="list-style-type: none"> • partnership - government (municipal), health care, private sector, seniors - involves revenue sharing, sharing of - ideas, concepts, expertise, needs, experiences, (focus groups) • partnerships with all levels of government, developers, private industries, service groups (4) • local involvement - (government, business, general public), financial support, volunteer (2) • housing & corporations e.g. furnishings, sponsor a common area & service clubs e.g. outings, transportation & seniors e.g. fundraising TV, deep freeze, & municipal & provincial gov'ts. E.g. symposium & owners of existing building which are no longer used e.g. hospitals, schools, motels. • private industry/community non-profit partnerships should be promoted by government for additional low-income affordable housing unit delivery e.g. turnkey projects with for-profit agency project development and non-profit agency property management • co-operation between public, private and non-profit to identify needs and issues. Non-profit sectors may play a key role in maintaining the affordability of the units, have expertise in gerontology and provision of services (home care, shopping, cleaning, social work, etc.). Private sector would develop. • partnerships between the disciplines, e.g. property manager and client support service provider.

Government/Non-profit	6	<ul style="list-style-type: none"> • more coll. and targeted fundraising & provision of land etc. • gov't can encourage (force) partnerships between Health, Non Profits Housing, Municipalities by implementing Business Plans which include all and are accountable to the ministers (10 year) • provincial government (AMA, Alberta Municipal Financing Corporation) with management bodies + other non-profit groups. • management bodies - AMA • partnership with Operation Friendship to convert the McCauley lodge to an inner city lodge • government should encourage/challenge Lyons Rotory, Kiwanis etc. to get involved with low-income, modest income, special needs & seniors, special needs groups.
Government/Private Sector	4	<ul style="list-style-type: none"> • continue to promote/accept private initiatives • partnership between health + housing, health + private sector. • an increased involvement of private industry in meeting low-income affordable housing need will require government leadership (e.g. research support, demonstration projects that show financial viability). • private and public sectors pulling together for the common goal - seniors housing + care.
Private Sector/Non-profit	1	<ul style="list-style-type: none"> • a mutual understanding + respect between non-profit + private sector for partnering for development.
Further Clarification Required	2	<ul style="list-style-type: none"> • seniors housing groups <ul style="list-style-type: none"> -Local needs - Knowledge of -Management locally -Marketing • care givers:

Partnerships	Freq	Comments
Partnerships - Housing and Health		
Partnership with Housing and Health	24	<ul style="list-style-type: none"> • with Health authorities (2) • comprehensive accommodation - housing, apartments, lodge, extended care - formed & sponsored by partners with expertise in each area • create mech. for coord of services to enable snrs to stay home • graduated system for services provider as per facility type/need point scoring system with a marriage of Health/Housing • doctors • housing/health partnership (2) • government ministries must work together to deliver appropriate services (i.e. Health + Municipal Affairs) • hr. homecare (on call) so senior can stay in lodge • housing & RHA e.g. homecare (2) • partnership with R.H.A. to convert portion of 1 wing of lodge to accommodate clients with cognitive impairment

		<ul style="list-style-type: none"> • partner with R.H.A. to develop accommodation/services to serve special needs seniors. i.e. early dementia. (Remove Interdepartmental Turf Protection) • promote partnerships between Municipal Affairs and Alberta Health. Implement and enforce minimum standards for private housing (e.g. Adapt a Care, etc.). Have private housing accountable under the same Acts and legislation a government subsidized housing, (e.g. Protection for Persons in Care Act). • more open partnerships btwn housing and health care providers. • contributions: gov't - health needs • do not build any stand alone long-term care facilities that are under eighty beds or what ever the magic no is that makes them viable. Make sure they are partnered with existing facilities be they housing or health. • there should be some overlap between health facilities & service and lodge living. It is very upsetting for a senior to go suddenly from home ownership to lodge to find ailing health requires another move to extensive care. • if health care service providers want to be a seniors housing partner, these must be respect & health needs to get organized. • nursing care - 24 hours should be available in each lodge - this enables resident to go from senior living to end of life span around friends & staff who have known them during better times. I.e. lodges should have extended care capability. This may not be popular with lodge foundations but is a more comfortable resident condition. • government ministries must work together to deliver appropriate services (i.e. Health + Municipal Affairs) • Green Acres Foundation is planning to modify a 14 unit wing of the Piyami Lodge in Picture Butte to facilitate senior citizens with mild cognitive impairment. Green Acres will be working with the Chinook Health Authority • mutual understanding + respect between partnership partners.
Partnership with Health, Housing and Other Government Departments	4	<ul style="list-style-type: none"> • coordination and cooperation between Housing, Health and Community Development • Health, AFSS, Mun. Affairs - talk + cooperate • a willingness of health, housing + social welfare to provide joint housing. Making housing "seamless" for the residents. • concentration on provision of medical and transportation services.
Partnership with Health, Housing and Private sector	2	<ul style="list-style-type: none"> • partnership - Government (municipal), health care, private sector, seniors - involves revenue sharing, sharing of - ideas, concepts, expertise, needs, experiences, (focus groups) • partnership with Carewest (CRHA) and Apex Land Corporation.
Partnership with Health, Housing and Non-profit	1	<ul style="list-style-type: none"> • communications, partnership, collaboration, trust. Team approach with the leaders at all levels is the key to the welfare of seniors.

Special Needs

Persons with special housing needs require support services and/or housing design features (e.g. wheelchair accessible) not normally provided in housing and without which these persons would be unable to live independently, even if the housing was affordable. This client group includes persons with physical or mental disabilities, victims of family violence, persons recovering from drug addiction problems, the homeless, troubled youth, and seniors requiring support services. Housing these clients is generally more complex than the other major client groups and to be successful would require linking housing and appropriate support services as a package.

79 registrants, mostly from non-profit organizations directly involved in the delivery of supportive housing or in the delivery or planning of health or social services, selected the special needs housing stream. While participants in this group tended to be in the health or support services field, a fair number of social housing management bodies and local politicians also took part in these round table discussions. John Martin of Alberta Municipal Affairs was the facilitator for this stream. Panel members included Gary McPherson (Premier's Council on the Status of Persons with Disabilities, Ed Riediger (Robin Hood Association for the Handicapped), Dermot Baldwin (Calgary Drop-in Centre), Ron Wickman (Ron Wickman Architect), Helen Krimmer (Handicapped Housing Society), and Bonnie Laing (MLA Calgary-Bow, Calgary Housing Committee).

Most of the comments and suggestions from this stream relate to the issues of insufficient financial resources for housing and support services, insufficient coordination and cooperation within government and between governments and too many regulatory and community barriers to new supportive housing developments. The most frequently suggested solutions to overcome these needs and obstacles include stronger commitment and leadership from government to: increase housing and support funding; remove barriers through better coordination of services and flexible funding arrangements; and, work with communities and service agencies to develop better planning and standards and remove road blocks to special needs housing.

SPECIAL NEEDS

SUMMARY OF HIGH PRIORITY IDEAS FROM ROUND TABLE DISCUSSIONS

Needs	Freq	• Comments
Project Specific	20	<ul style="list-style-type: none"> • Safety and Security (5) • Affordable Housing with supported services (3) • Accessibility <i>[Interpreted as: a) accessibility within physical dwelling (ie. handicap accessible); b) accessibility to daily living services (i.e. transportation); c) accessibility of support services (i.e. ease of accessing support services)]</i> • Non judgmental housing (acceptance). <i>(Interpreted as: a) acceptance by community; b) acceptable/appropriate housing for need - including barrier-free considerations)</i>_(3) • Housing – range full of options/style of housing, e.g. Respite, emergency, long-term, diff. Housing models- transitional housing with skills training, support housing with rehabilitation serv.) (2) • More financially mixed neighbourhoods • Common areas <i>(Interpreted as referring to physical layout, as per flip chart comments)</i> • Esthetically pleasing environment • Privacy <i>(Interpreted as: a) individual privacy within the physical building; b) personal privacy with respect to community awareness, i.e. want to be treated like everyone else)</i> • Special needs housing other than strictly rehabilitative <i>(believe this refers to Abuse Victims - e.g. Women required to leave a Shelter)</i> • Better maintained housing • Location
Create or Enhance Services	14	<ul style="list-style-type: none"> • Continuum of integrated housing & support services (immediate and ongoing) / Long-term support (services) - specialists and generalists (5) • Accessibility <i>[Interpreted as: a) accessibility within physical dwelling (ie. handicap accessible); b) accessibility to daily living services (i.e. transportation); c) accessibility of support services (i.e. ease of accessing support services)]</i> (3) • Access to suitable employment (2) • Mental health support • Better day programs for mentally ill instead of living in custodial setting • More social & recreational activities available to adults & children • Household items available
Education	11	<ul style="list-style-type: none"> • De-stigmatize the issue through community inclusion, public awareness. Non judgmental housing (acceptance). <i>(Interpreted as: a) acceptance by community; b) acceptable/appropriate housing for need)</i> (5) • Preventive approach with family, etc. (early intervention), long-

		<ul style="list-style-type: none"> term cycle intervention (2) • Education in regard legal issues (landlords) (e.g. Stewart vs. Extendicare) • Educating support systems to support the people in supported housing, etc. (educating collateral service providers) • Access to <u>All</u> education • Assistance to individuals and/or their families in identifying their need
Other	10	<ul style="list-style-type: none"> • Individual choices (personal care options / supportive housing options) (2) • Grass-roots advocacy (2) • Assessment beds • Privacy (<i>Interpreted as: a) individual privacy within the physical building; b) personal privacy with respect to community awareness, i.e. want to be treated like everyone else</i>) • Legislation for mentally ill • Tailored-to-"fit" solutions – urban vs. rural • To be a contributing member of the community • Accessing recognition of victims of mistreatment
Resources - Individuals	8	<ul style="list-style-type: none"> • Raise income levels, higher minimum wage, increase Supports for Independence (SFI)/Assured Income for the Severely Handicapped (AISH) (2) • Sustainable income supports • Financial assistance • Funding for medication • Money to follow individual • Income to match housing need • More money & reasonable damage deposit
Roles - Operations	7	<ul style="list-style-type: none"> • Accessibility (<i>Interpreted as: a) accessibility within physical dwelling (i.e. handicap accessible); b) accessibility to daily living services (i.e. transportation); c) accessibility of support services (i.e. ease of accessing support services)</i>) (4) • Gatekeeper of services / One-Stop Shopping (2) • Less gov't bureaucracy and increased flexibility/decision making for special purpose group
Roles - Strategy/Planning	5	<ul style="list-style-type: none"> • Collaboration/partnership between all levels of gov't, with community involvement, etc. (incl. Community e.g. landlords) (2) • Collaboration between service providers • Community Empowerment • Greater case management between support workers
Resource Sources	4	<ul style="list-style-type: none"> • Financial resources (<i>Interpreted as: financial resources for special purpose groups</i>) • Long term funding • Funding supports - Federal / Provincial / Municipal / Industry • Incentives for community development

Resource Allocation	3	<ul style="list-style-type: none">• Funding for staff and programs• Wages of caregivers, quality of care• Dollars for adapting
Further Clarification Required	n/a	<ul style="list-style-type: none">• More flexibility about rent when in crisis• Costs/clients (relative to #'s)• Consistency• Sense of community (service club)

Obstacles	Freq	Comments
Roles - Strategy/Planning	24	<ul style="list-style-type: none"> • Changing political agendas of party in power / Too much of a "problem of the month" approach to concerns. "Pet Problem" (3) • Lack of planning (both short and long term) (3) • No political will / Lack of advocacy by political leaders & helping agencies (2) • Lack of personal and government ownership of problem / passing responsibility between agencies and (gov't) departments (<i>has both planning and operating implications</i>) (2) • Narrow focus (e.g. qualification for assistance too restrictive) (2) • Lack of advocacy by political leaders & helping agencies • Inconsistencies in legislation and by-laws across the province • Lack of co-ordinated long-range planning by large government agencies (i.e. Health, Social Services, Municipal Affairs) • Lack of long-term planning for housing by gov't (leadership / administration) • More co-ordination between Provincial Gov't departments • Lack of program & policy coordination – leadership • Lack of ownership involvement (<i>Interpreted as: a) owners are not sufficiently involved; b) no one/group is taking ownership</i>) • Turf protection re: provincial gov't departments (Health, Social Services, AMA, PWSS, Transportation) • Competition vs. co-operation among local agencies • Too many restrictions on local decision making (<i>has both <u>strategy</u> and operational implications</i>) • Barriers or disincentives to getting off SFI – AISH • Performance measures for gov't departments too isolating – need to be tied to common outcome measures. (Business Plans) (<i>Has both <u>planning</u> and operational implications</i>)
Resource Sources	14	<ul style="list-style-type: none"> • Lack of funding (capital/operating) / Lack of subsidies (<i>interpreted as: a) lack of source funding; b) insufficient source funding being allocated to subsidies</i>) (5) • Lack of long-term funding / Agency territorialism reinforced by funding strategies (typically short-term) (2) • Not enough support services (2) • Lack of investment in housing (not enough units) no incentives or return • Lack of incentives for private sector involvement • Lack of private sector involvement – builders & developers • No incentives to fix the problem • Lack of Land

Roles - Operations	13	<ul style="list-style-type: none"> • Red Tape / Government Bureaucracy re: a) services/ housing/references/eligibility/asset limits; b) municipal land use by-laws /zoning. Too many restrictions on local decision making (<i>has both strategy and operational implications</i>) (5) • Lack of coordination/authority to cross departmental/funding boundaries – both across and within levels of gov't / Fragmentation of service - falling between the gaps (4) • Lack of inter-departmental accountability; lack of personal and government ownership of problem/passing responsibility between agencies and (gov't) departments (<i>has both planning and operating implications</i>) (2) • Inability to create affordable housing <u>now</u> due to: a) lack of appropriate support co-ordination, b) government bureaucracy, c) lack of affordable rental accommodation, d) escalating rents • Performance measures for gov't departments too isolating – need to be tied to common outcome measures. (Business Plans) (<i>Has both planning and operational implications</i>)
Education	11	<ul style="list-style-type: none"> • NIMBY syndrome / there is more sophisticated community resistance (7) • Lack of personal responsibility – public apathy / Lack of understanding or caring (2) • Perception of those in need (i.e. drain on tax dollars)/stigma, invisible disabilities, blaming the victim which is supported by public will • Ignorant media messages
Resource Allocation	6	<ul style="list-style-type: none"> • Funding based on diagnosis, not needs • Agency territorialism reinforced by funding strategies (typically short-term) • Funding distribution - limited • Funding not flexible or sufficient • Lack of subsidies (<i>Interpreted as: a) lack of source funding; b) insufficient source funding being allocated to subsidies</i>) • Too much being asked of Non Profits with too little resources
Resources - Individuals	6	<ul style="list-style-type: none"> • Lack of individual resources (including resources to make change from street to other accommodation) (4) • Funding/income supports • Minimum wage
Project Specific	6	<ul style="list-style-type: none"> • Transportation (<i>Interpreted as service available but not physically accessible</i>) (2) • Poor design – don't fit in to surrounding properties • Lack of standards quality (<i>Interpreted as a) with respect to physical building; b) with respect to support services</i>) • Accessibility to emergency services (<i>Interpreted as: services available but not physically accessible</i>) • Land locations

Other	6	<ul style="list-style-type: none"> • Inability to create affordable housing <u>now</u> due to (2): a) lack of appropriate support co-ordination, b) government bureaucracy, c) lack of affordable rental accommodation, d) escalating rents, e) High market rents • Lack of ownership involvement (<i>Interpreted as: a) owners are not sufficiently involved; b) no one/group is taking ownership</i>) • Low vacancy = low landlord tolerance • Complexity of problem • Attitude that this is a problem without solution
Create or Enhance Services	4	<ul style="list-style-type: none"> • Not enough education for basic living skills (free services needed) • Lack of standards quality (<i>Interpreted as a) with respect to physical building; b) with respect to support services</i>) • Employment support • Poor assessment by social workers (S.F.I.)
Further Clarification Required	n/a	<ul style="list-style-type: none"> • Lack of education • Lack of Co-operation • Unsupported permanent housing: Unsafe/Inappropriate • Assessing needs

Solutions	Freq	Comments
Resource Sources	13	<ul style="list-style-type: none"> • Re-profile existing publicly owned buildings, including (provincially-owned housing stock, schools, hospitals) (3) • Housing Trusts (2) • Stable adequate funding for non-profit. Stable adequate funding - to come from government. (2) • Land swaps for development of more inner-city housing • Develop land banks in rural and urban communities with designated special needs lands • Increase rent allowance from SFI and AISH • Continue and enhance rental subsidy. Recognize that market rents don't take into account higher cost of operating homes for special needs. Subsidize to cover reasonable costs. • Finance 100% capital cost • Property tax exemptions
Roles - Operations	9	<ul style="list-style-type: none"> • Create an accountable and responsible alliance responsible for removing barriers and encouraging housing and support services to respond to identified needs, whether programmatic or financial. Example of responsibilities: <ul style="list-style-type: none"> - Fast track services - use of discretionary funding in AMA budget to support innovation, i.e. land and housing trust - utilize existing reports and information to quantify magnitude of need as a basis for action - create designs to address mobility concerns across all "streams" - accountability: produce status reports of progress Example of alliance would be AFSS, AMA, municipal gov't, CMHC, private sector Key factors for success: Political will, support by provincial Corporate Finance (2) • Allow special purpose non-profit groups flexibility to use funding for administration/operation of special purpose facilities as they see fit. (2) • Centralize inter-provincial government funding, eg "Special Needs Program". (Special purpose agencies/clients require funding for accommodation <u>and</u> support services jointly. Funding for both should be available from one government outlet). • Allow special purpose non-profit groups to design, develop and construct special purpose facilities (unit design and physical adequacy, affordability, community integration), e.g. Habitat for Humanity. • Work in partnership with funders to allow more flexibility in the use of funds • Develop an all inclusive partnership, including builders, city government, Health, Edmonton (Housing) Trust Fund, non-profit

		<p>and owner. (<i>Interpreted as: a "per project" partnership, i.e. new partnership formed for each project</i>)</p> <ul style="list-style-type: none"> Partnership between landlords/hotels and non-profit agencies to provide management of support programs/services (<i>Two possible interpretations: 1) Non-profit groups provide support to landlords housing special purpose clients</i> 2) <i>private landlords provide support/advise on property management to non-profit groups</i>)
Project Specific	6	<ul style="list-style-type: none"> Non-profit developers <ul style="list-style-type: none"> - reinvestment of income into more housing - sweat equity - flexible to needs of individuals - design for future needs (2) Integrated use of buildings (<i>Interpreted as: Allow special needs to live with non-special needs in the same building</i>) Involve Habitat for Humanity Approach (2) Build 5 units in each of Calgary and Edmonton, and 1 unit in each of Brooks and Fort McMurray <ul style="list-style-type: none"> - built by Habitat for Humanity, using existing design by Ron Wickman - funded by province/municipal government, trust funds, Telus and utilities - Regulations & zoning - city, municipalities to co-operate and ease restrictions - owned by individuals (seniors, disabled, low-income families) - service by all/any agencies as needed (Home Care, PMHAB) - Public education - involve communities where these are located <p>Other Implementation Option from same group's flip chart</p> <ul style="list-style-type: none"> - provincial gov't design - funded by a trust fund <p>Provincial Mental Health or others providing supports</p>
Roles - Strategy/Planning	5	<ul style="list-style-type: none"> Combined Provincial and Community-based leadership, to provide information and build on approaches to meet individual needs based on ideas that are already working (2) Create an alliance of stakeholders (e.g. individuals from non-profit, public and private sectors) to continue work of how to assess/address special needs. Monitor and assess provincial special needs (<i>not a proposal evaluation committee</i>) Create an interdepartmental planning committee responsible for organizing one-stop shopping. Promote and continue to use inter-governmental committees to break down barriers within government

Education	4	<ul style="list-style-type: none"> • Educate communities (2) • Educate landlords re: their legal responsibilities regarding special needs rental accommodation • Educate collateral service providers
Resource Allocation	3	<ul style="list-style-type: none"> • Money and support should follow the person not the housing (2) • Base funding on care not equal allocation among special purpose groups. (Some special needs require more \$ than others to provide same level of care).
Create or Enhance Services	3	<ul style="list-style-type: none"> • Support services and housing models need to provide for changing needs. [Individual needs change over time, and support services and housing model need to change with the individual. <i>(Two possible interpretations: individual stays put, <u>or</u> moves from one specialized facility to another as need changes)</i>] • Resources to maintain housing in times of personal crisis, i.e. during family breakdowns, hospitalization, incarceration, child welfare intervention • Provide support services to ensure individual's successful independence
Other	1	<ul style="list-style-type: none"> • Regulatory bodies encouraging code/by-law upgrade should identify costs and revenue sources to meet this.

Partnerships	Freq	Comments
Project Specific	3	<ul style="list-style-type: none"> • <i>Purpose:</i> (Interpreted as: construct special purpose housing) <i>Explanation:</i> Look outside housing for partners for sweat equity opportunities (Interpreted as: having students, with professional supervision, build special needs housing as part of their apprenticeship program) <i>Example(s):</i> Partnership of students, Advanced Education, Union (\$), apprenticeship programs with special purpose non-profit agencies • <i>Purpose:</i> Cause-related marketing to corporations / Partnerships with profit sector <i>Explanation:</i> (Interpreted as: corporate sponsorship of a special project) • <i>Purpose:</i> To improve quality of living in new units <i>Explanation:</i> Giving existing tenant input on design <i>Example(s):</i> Partnership between special needs tenant and builder/developer (e.g. private contractor or non-profit group or provincial gov't)
Roles - Strategy/Planning	2	<ul style="list-style-type: none"> • <i>Purpose:</i> Remove barriers to funding possibilities and accessibility through Provincial-wide planning instead of regionalization <i>Example(s):</i> Partnership of AMA, Health, Social Services, Municipal Government, and Housing Management Bodies • <i>Purpose:</i> A workable program/system for <u>all</u> people in need <i>Explanation:</i> Set up a pilot project, involving <i>partnership</i> (see example given), to set up a workable program/system for <u>all</u> people in need <i>Example(s):</i> Partnership involving government (federal, provincial, municipal), developers, bankers, non-profit organization, and residents
Information	2	<ul style="list-style-type: none"> • <i>Purpose:</i> Information partnership • <i>Purpose:</i> Cross-pollination of ideas, knowledge and resources (Care Providers and Industry) <i>Explanation:</i> Have an Information Resource in every RHA to co-ordinate cross-pollination

Resource Sources	1	<ul style="list-style-type: none"> • <i>Purpose:</i> Fundraise / Raise Profile • <i>Explanation:</i> Partnering, on a goodwill basis - fundraise/raise profile (<i>interpreted as a donation of time or resources</i>) • <i>Example(s):</i> (<i>Partnering special purpose non-profit group</i>) with trade association, UDI, real estate association, BOMA, APA, appraisers, Assessors
Roles - Operations	1	<ul style="list-style-type: none"> • <i>Purpose:</i> Crisis partnership (Vision + Passion = a good partnership) • <i>Example(s) :</i> "Inn from the Cold"
Education	1	<ul style="list-style-type: none"> • <i>Purpose:</i> Provide opportunity for business and government to mentor and guide young adults for: <ul style="list-style-type: none"> a) social responsibility to be taken seriously b) social conscience development • <i>Explanation:</i> (<i>For young adults under the age of 22</i>) A mandatory 6 months of personal development and community education - working in a social agency/ humanitarian service (Peace Corps model) - in a Canadian community • <i>Example(s):</i> "The Cheap Core": Partnership of young adults (under the age of 22), with businesses, legal firms, police force, social agencies, and all levels of government
*Other (Strategy)	n/a	<ul style="list-style-type: none"> • Community centered solutions appropriate to individual communities, using private development, individuals in need, and rent-supplement program Rent-to-own - No down payment; more flexibility; no hidden expenses * (<i>Considered to be a Strategy rather than a Partnership</i>)
Further Clarification Required	n/a	<ul style="list-style-type: none"> • Educational - skill building training using resources from multiple sources • Partnering with parents/consumers • Banks and Federal Government • 50/50

SPECIAL NEEDS
SUMMARY OF OTHER IDEAS FROM ROUND TABLE DISCUSSIONS,
POST IT NOTES AND PRE-SYMPOSIUM CONSULTATION

Needs	Freq	Comments
Resource - Source	4	<ul style="list-style-type: none"> • Residential intensification by-laws; density bouncing (2) • Additional funding for transitional housing • Reduced municipal tax rates for homes for clients on AISH
Roles - Strategy/Planning	4	<ul style="list-style-type: none"> • High-growth communities/urban communities, need quality control (appropriate planning, inspections, non-ghettoing) <i>(has both <u>project specific</u> and <u>planning</u> implications)</i> (2) • Non-Profit sector requires a clearer mandate on the desired degree of activity it should be involved with, preferably from the public • Non-Profit sector needs to develop agency competencies (i.e. establish standards, provide training, follow-up, measure outcomes, encourage changes)
Project Specific	4	<ul style="list-style-type: none"> • High-growth communities/urban communities, need quality control (appropriate planning, inspections, non-ghettoing) <i>(has both <u>project specific</u> and <u>planning</u> implications)</i> (2) • Wheelchair accessibility • Adaptation for physical disabilities
Roles - Operations	2	<ul style="list-style-type: none"> • Municipal licensing requirements to reflect provincial policy • Need provincial building codes (inspections)
Resource - Allocation	1	<ul style="list-style-type: none"> • Mental illness adequate support staffing needed
Other	1	<ul style="list-style-type: none"> • Non-profit volunteer boards need tangible rewards for doing a good job

Obstacles	Freq	Comments
Resource - Sources	5	<ul style="list-style-type: none"> • Available housing stock is rapidly decreasing / decrease vacancy rate (2) • Cost of maintenance of group homes accommodating persons who are physically/mentally challenged • Shortage of rent supplement designations • Fewer donated or fundraised dollars
Resources - Individuals	4	<ul style="list-style-type: none"> • Poverty affecting all client groups (4)
Roles - Strategy/Planning	4	<ul style="list-style-type: none"> • Lack of commitment from the City (Bylaw and Lane Use) to ensure the use of community residential situations (i.e. group homes) • When deinstitutionalization became policy, planning for the required infrastructure (including housing, transportation, income support and support services) lacked coordination and commitment • Private landlords are not interested in housing these clients within the Private Landlord Rent Supplement Program • Recognition by political leaders that magnitude of need for low-income/special needs housing is at a critical level; commitment/support for innovation and concrete action is necessary now
Other	4	<ul style="list-style-type: none"> • Historical oppression • Stresses from mainstream society to keep up with life styles • Our (<i>interpreted as Non-Profit groups</i>) success depends on how well we interact with the clients and the caregivers • Nowhere to place people leaving hospital
Roles - Operations	1	<ul style="list-style-type: none"> • Prejudicial screening process for prospective tenants
Create or Enhance Services	1	<ul style="list-style-type: none"> • Limited access to services in rural communities may for persons with disabilities to relocate to larger centres

Solutions	Freq	Comments
Roles - Strategy/Planning	26	<ul style="list-style-type: none"> • Province to a) develop standards and b) actively monitor existing program (3) • Co-ordinated, community based resources • Policy changes at provincial and political levels, and within programs and organizations • All levels of gov't (inter/intra) need to collaborate (in coordinating policy to create more housing and support services • Create a provincial housing commission to identify problem areas and facilitate solutions, not to develop housing units themselves. • Accommodative process to qualify for funding (<i>has both planning and operating implications</i>) • Municipality to act as the "community catalyst" in creating partnerships of agencies, sectors, housing authorities • Municipal encouragement of local planning groups to identify and develop alternatives for priority areas • Strong secondary municipal supporting role • Province to take creative advantage of possibilities for reinvestment in managing federal programs • Province to provide support to municipalities for short and long-term strategic planning • Province to be responsible for communication - facilitation across municipalities • Federal gov't to be responsible for communication - facilitation across provinces • Province to ensure universality of programs (<i>i.e. prevent regionalization</i>) • Province to put a ceiling on rents by category (e.g. duplex, townhouse, house) • Province to identify and target high risk locations, cities • Province to remain responsible for housing • Establish provincial policy regarding licensing of group homes • Province to take lead role in setting annual housing targets • Federal gov't to create legislation that speaks to special needs in terms of safe affordable housing • Federal gov't, through National Building Code, may be able to be a leader in innovation to support affordable housing • Federal legislation on human rights • Federal gov't, through political process/legislation, to ensure that there are units for low-income and disabled persons • Non-Profit sector to recognize those who are doing well and share their successes with others

Resource Sources	17	<ul style="list-style-type: none"> • Federal gov't to provide funding for special needs initiative (3) • Province to continue to provide funding (2) • Province to provide interim emergency housing for homeless • Province to fund renovations for housing agencies, the main providers of subsidized units • Province to fund design costs for renovations • Federal gov't to provide subsidy for homes through direct lender (i.e. CMHC) • Federal gov't to transfer payments to provinces for health and housing • Federal gov't to develop tax incentives to promote the development of new housing • Municipalities to increase density through bonuses/incentives • Low interest mortgages • Capital forgivable loans • Interest free loan for start up • Additional funding for additional projects • Sell all facilities to not-for-profit or profit corporations, make them responsible for budgets and subsidize operating costs.
Roles - Operations	8	<ul style="list-style-type: none"> • Develop a philosophy for self-managed care • Encourage crisis partnership (e.g. Inn from the Cold) • Consistency in administration of housing and support services. Establish a committee of stakeholders granted authority by government • Remove development road blocks at the municipal level • Accredited organization • Accommodative process to qualify for funding (<i>has both planning and operating implications</i>) • Province to a) develop standards and b) actively monitor existing program • Province to assess current operating projects for viability
Other	6	<ul style="list-style-type: none"> • Any new buildings to be built to a housing standard • Resources should be available regardless of housing situation • Regional Housing Co-ordinator in every RHA • Get youths and university students involved for young ideas and less expensive labour • No waiting lists • Re-hire Ralph Hubele
Project Specific	5	<ul style="list-style-type: none"> • Municipalities to align internal policies and practices (planning, utility billing, legal assessment, transit/special needs transportation, garbage charges, etc.) to support affordable housing (2) • Rent-to-Own Housing • Homes we would live in • Housing options for individuals

Resource Allocation	4	<ul style="list-style-type: none"> Province to continue Home Adaptation Program (HAP) Federal gov't to continue "RRAP" and "Home Grown Solutions" programs Funding for life skills education for individuals returning to communities Maximize \$ in rent supplement allocation (for group homes and shelters) to reduce paperwork at management body
Create or Enhance Services	4	<ul style="list-style-type: none"> Social, recreational, spiritual options Quality, monitored services Set up a housing registry to match up disabled Municipalities could be the logical choice to set up a housing registry
Education	3	<ul style="list-style-type: none"> More public education re: special needs to eliminate stigma Educate individuals and corporations on how they can help Municipalities should provide training programs for low-skilled labour force to work in various levels/sectors of housing construction (electricians, plumbers, carpenters, etc.).
Resources - Individuals	1	<ul style="list-style-type: none"> Province to raise income threshold
Further Clarification Required	n/a	<ul style="list-style-type: none"> Municipalities could swap taxes in city lands for suburban land under development (<i>Interpreted as: municipality gives developer a break on taxes on suburban developments in exchange for building special purpose as needed in City.</i>) Affordable

Partnerships	Freq	Comments
Project Specific	4	<ul style="list-style-type: none"> • <i>Purpose:</i> to encourage the construction of accessible housing accommodation • <i>Example:</i> non-profit and private sector, with municipalities acting as facilitator • <i>Purpose:</i> Planning • <i>Partners:</i> Municipality and private industry • <i>Purpose:</i> to create new projects by aligning priorities and leveraging respective assets • <i>Partners:</i> various public authorities (including the city and its housing authorities, AMA, Regional Health Authorities, Children's Authorities, Boards of Education) • <i>Purpose:</i> to create projects quickly • <i>Partners:</i> private sector and the City
Roles - Strategy/Planning	2	<ul style="list-style-type: none"> • <i>Purpose:</i> to develop long-term, affordable housing strategies that include financial support to implement these strategies • <i>Partners:</i> Federal and provincial governments
Roles - Strategy/Planning (Continued)		<ul style="list-style-type: none"> • <i>Purpose:</i> for ongoing measuring of successes and failures, and to transcend immediate borders or turf wars • <i>Partners:</i> sponsoring agency, municipal and provincial governments
Resource - Sources	1	<ul style="list-style-type: none"> • <i>Purpose:</i> to develop long-term, affordable housing strategies that include financial support to implement these strategies • <i>Partners:</i> Federal and provincial governments



4. Next Steps

Following the symposium, ministry staff have been busy researching and synthesizing the information gathered. Our immediate task was to incorporate the symposium ideas into a proposed Alberta Housing Policy which would be implemented through the Ministry's Business Plan. Since the Business Plan was to be reviewed by Standing Policy Committee in early fall, we needed to develop the proposed housing policy by the beginning of September 1998. To meet this time frame, much of our initial research focused on the priority items as determined by symposium participants. However over the coming months, we are committed to researching as many of the other ideas presented as possible. We are planning to hold further consultation meetings with you to discuss possible options for implementing the Alberta Housing Policy.

Feedback we have received on the symposium has been overwhelmingly positive. A large majority felt this symposium was such a good idea that they would like to see another in the near future. If you have any comments on when you would you like to see another symposium held, what format it should take and what topics should be included, we would like to hear from you.

We mentioned earlier in the report that we were unable to interpret some of the recorded comments and suggestions. These points were added to the tables for each stream under the sub-heading "Further Clarification Required". We would appreciate your further feedback on these points, if possible, because we don't want to miss any good ideas. As well, we welcome any new ideas you would like to put forward. Please send your comments, clarifications and new ideas to:

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Appendix A

Keynote Address by June Callwood



JUNE CALLWOOD
June 15, 1998

Heartening comments from all of you, the participants. Many of you declared you don't want this gathering to be another slam bam, thank you Ma'am, Viagra enhanced rabbit population. You want something to follow this convergence of knowledgeable, dedicated and troubled people. If you'll forgive an ovarian metaphor, you want the child to be born. But in this case the child you want is a structure that will be charged with carrying out a mandate for helping people afford existing housing, and for a program of housing starts for the hard-to-house, the frail, the elders, single-parent families, homeless youth, lost aboriginals, people with addictions and mental illnesses, newcomers, whose job skills are non-existent or whose skills don't happen to fit Alberta's needs. These people are not faceless annoyances, they are real human beings and they could be you tomorrow. You don't want to go home in two days with the feeling that nothing has been accomplished by this exercise. You should not allow yourself to feel futile, it's bad for your character.

This symposium should lead somewhere, not only because so many people need good housing, that doesn't yet exist or that they can't afford, but because you need to feel effective. This should not be a waste of your time. You're living the only life you're going to get, or me for sure, I mean there's speculation but I don't know. You will perceive from this plenary to learn from one another, to enjoy and respect one another, and to firm up your resolve to be advocates, which is the responsibility of the informed. You will figure out what good accommodation for needy Alberta should look like, that's the fun part of the exercise. And how to get it, which is vastly more difficult.

Let me tell you what I hope will have happened. Please do not build affordable housing for the poor. Please build affordable homes. Here is what affordable housing is: cheap, cookie-cutter, high density eyesores on undesirable land located out of the view of the middle-class. Here is what affordable homes are: good quality construction, low-density, in neighbourhoods with gracious amenities. You can build housing with roughly the shelf life of a tent, if you like, and you've done that. Every city in Canada has done something like that. Shacks are a dirty solution to a vexation, but they have the admirable quality of being quick and cheap. Tacky housing is the good housekeeping approach to addressing social problems. Put the dirt under the rug where visitors can't see it.

You can, and you have, shoveled into cardboard constructions and group homes, teaming with frustrations, the people whose lives don't appear to be productive by ruthless, marketplace standards. They are unworthy of decent shelter. This is not a very elevated view for a society to have. Worse, it's not even smart. Clean-up costs in human as well as economic terms are enormous. The experiment in quickie social housing has been tested in every province in this country and

everywhere has proved to be too expensive. In a short time the buildings are beyond repair and the people require desperate expenditures in remedial education, nursing homes, prisons, detox centres. When people live in dreadful housing, it is difficult for them to respect themselves, or one another, and it's very difficult for them to respect the buildings they inhabit.

Here are some analogies. Canadians don't litter, not because we're Canadians, but because municipalities install disposal boxes on street corners and they employ street cleaners. If a sidewalk is covered with gum wrappers and empty Coke cans people will add their discards to the debris. If the sidewalk is clean, people will walk a considerable distance to find a trash barrel rather than offend the scenery.

And also this, in one week I happened to be in two women's shelters. One was in Toronto and the other was in Cape Breton. The one in Toronto was furnished with hand-me-downs, with donations from people replacing their sofas that had springs coming through the upholstery, and lamps with shades that won't fit straight, and tables scarred by cigarette burns. That hostel was a mess. Despite efforts of a very fine staff to keep up with the rubbish, there were wet tap towels on the living room floor, coffee stains on the rugs, and dirty dishes on every level surface. The women's shelter in Cape Breton, despite the poverty of that community, had invested in new, tasteful furniture, well chosen for colour and comfort. Fresh flowers on the dining room table, and a kitchen full of home-made touches. Everything there was sparkling clean. When women finished a cup of coffee they took the cup to the kitchen and washed it. More significantly, the women in the Toronto shelter had despairing expressions on their faces, and their children were showing the signs of childhood distress, some of them withdrawn, which is what children do when they are hurting, and some of them wild and out of control, which is the other behaviour. The women in the Cape Breton shelter were in exactly the same plight, homeless, battered, desperately poor, but their children were calm, and the women had dignity. And that dignity gave them hope for themselves and their children. They lived in a beautiful shelter that felt like a home, and that straightened their spines.

That shelter started, which is off topic, but I love this story. I was working a shift in a shelter in a shelter called Nellies in Toronto which I helped start one time, and every now and then I worked a shift. And I was cleaning a room, cleaning under the bed, and a woman was leaning against the doorway watching me do this, and she said "haven't I seen you on television?" And I said yes, and she said, "and it's come to this." What I like about that story was the friendship, was the identifying, that she thought, and I think she's right, that a woman can be reduced in circumstances overnight.

In New York a sensational urban renewal program started in an abandoned slum, beyond our imagination of horror. Broken windows were replaced, shattered doors were re-hung, new appliances arrived, inside and outside was bright, clean paint.

People moved in and they treasured their good luck to live in such a pretty place. They planted flowers and they put up curtains and the slum disappeared. My point, obviously, is that the immediate environment matters to all of us, and influences our behaviour. Few people can do good deeds, and contribute to their neighbourhood if they live in miserable housing, just as few people can do good work if their work place is a miserable place. The decent housing, that matters to each of us, that we treasure for ourselves, a place where we restore and consolidate ourselves, matters even more to people living on the margins. The message that they are trash, or that they have dignity, is conveyed by the quality of the living space that a community provides.

Constructions for the poor can not be tacky. However appealing that might be to politicians and many voters. The exterior should not give a message "abandon hope all ye who enter here." It should be handsome. The contagious message being that worthwhile people live here.

Architects need to meet with the people who will be using the space, just as they do with wealthy clients. For instance, those tiny kitchens, so common in the apartments of the upperly mobile singles, are not appropriate for a mom with three children. Also, people who have lived on the streets want privacy. And they need to feel safe. They should be asked how that translates into a floor plan. And you can't house aboriginals without sitting down with them, for as long as it takes, to learn how they use a living space. I'm reminded of some advice a very wise friend gave me, his name is Hans Borne, he was a professor of sociology at a law school in Toronto, he said "help has to be defined by the person who gets it, not the person who gives it."

The Minister of Municipal Affairs, the Honourable Iris Evans, using the words 'safe and adequate' to describe the social housing she has in mind, with respect to this extremely worthy woman, and she is; I don't think the word 'adequate' is appropriate. I think it sets the bar too low. That's not housing, that's warehousing. Is it your dream to warehouse defenseless people, most certainly not. And again the words like 'temporary housing' are an evasion. First of all what purports in the beginning to be temporary housing usually becomes permanent until the retched thing burns down. And the philosophy behind the construction of temporary housing is never kind.

It is also Iris Evans' dream that the private-sector, needing no government support at all, will build affordable homes for low-income and no-income people. This wonder may occur, but only when pigs fly. And so to conclude, I have to explain that, so to conclude. Some years ago, I addressed the annual meeting of some social workers, and they were very well organized as social workers sometimes are. They gave a lot of advice to the speakers. One of the bits of advice I thought was very cogent was "do speak into the microphone." Ah, what an idea, what a concept. And then we were also informed that if we inserted into our speeches a

sentence beginning with "and so to conclude" we would gain back our audiences attention. I always found that very good advice, unless you say it too soon.

Some years ago metro Toronto hired me to write a report based on a few months of meetings that they had with focus groups. There were a half dozen town-hall kinds of meetings and other samplings, in order to get the demographics right. The exercise was to ask people what kind of community they wanted to be living in, in the next century. It was a tedious job at first for me, there were hundreds upon hundreds of pages; questionnaires, transcripts, reports, but I started to get very excited. Whatever the neighbourhood where the study occurred, whether it was an enclave of mansions or a run-down neighbourhood full of derelicts, people were saying the same thing. What they wanted was to live in a village. They wanted the village to be inside the city. They wanted a park near by, they wanted open spaces, within walking distance. They would like a policeman to pedal by on a bike. Very many of them described what was essentially store-front police stations. They wanted good public transit so that everything in Toronto would be reachable. They'd like a walk-in medical clinic, also close at hand, shops and restaurants, day care, they wanted the sidewalks to be busy and safe, they wanted to know their neighbours' names. Which brings me to an important point, important to me, and I hope you feel the same. It's true that people make their homes their headquarters, but they live their lives in a neighbourhood. When housing is isolated and in an unpleasant neighbourhood, the ghettoizing that all of you deplore, residents stay inside. I have been watching this in high-rise ghettos all over Toronto. They become a little paranoid, and then a lot paranoid; they become depressed and crabby. They don't make good company when they do venture forth, which of course increases their isolation and depends their rage and loneliness.

Homes for low-income people have to be integrated into functioning communities, such as the Toronto survey discovered that everyone wants. Location, location, location, the mantra of realtors. I once strolled the streets of downtown Calgary on a Sunday evening looking for a restaurant, now granted I was probably looking in the wrong place, the reason I wasn't directed to the right place was that there wasn't anyone on the streets. There was nobody, it seemed, living in downtown Calgary. But there were lots of parking lots. Parking lots galore. It looked to me like terrific places to build attractive housing, in-fill housing, town houses, get people moving around the downtown after office hours and on week-ends, and so I could find a restaurant. Does your community have commercial buildings with vacant floors, could some of the buildings be converted to living spaces, say for young office workers. Any old warehouses around, they make great loft spaces for artists, and to have live-in studios, once you fixed the zoning regulations. Could you take over some big houses in settled neighbourhoods, break them into charming self-contained units. Seedy hotels, every city has some of those, with imagination even old motels can be made into attractive housing, providing they're not situated on the edge of a highway between the donut shop and a gas station.

Can you legislate for granny flats, basement apartments and a good word that I found in your literature, intensification.

You're natural partners are religious groups, who have been prominent in housing development for a long time in this country. Maybe you should consider the other front-line people who have a handle on the needs of homeless people. Such as those who run detox centres, such as women's shelters, programs for street youth, aboriginal leaders, seniors drop-in places, children's protection services, I hope there are representatives of such front-line services here, because they know what housing their clients need, and it isn't egg cartons.

Of necessity you've given some thought to NIMBY, and I thought Bruce West's summary of what to do, what you know to do to avoid NIMBY, Not In My Back Yard; was excellent, and indeed it was exactly what I was going to say, I'm in very good company here. I don't think you can dismiss protectors as being uncaring people if your plan is to stick a shabby high-rise into their neighbourhood. But what if the housing you build is classy, or at least classy enough to be compatible with the neighbourhood look. And what if it's mixed-income housing, with rent geared to income, and maybe some plan whereby people can slowly buy their apartments, a hot new idea that is catching on, I hope. Because many people will never get a down-payment. And what if you prepared the neighbourhood for this housing instead of dropping your plan on people's heads.

When we wanted to build a hospice for AIDS in Toronto, which is now known as Casey House hospice, and we opened 10 years ago, and 1,000 people have died of AIDS in that 1 2-bed hospice in 10 years, so I have a whole other speech about condoms that I'll be very glad to give you. When we wanted to open Casey House, it was in a residential neighbourhood with an elementary school half a block away. We went to what's called the Toronto Supportive Housing Coalition, which knew a lot about NIMBY and said "what should we do?" They said, be ready, on the day the location is announced, to go door to door and answer, tell people what you are doing and answer their questions, before panic and rage can build, because you'll never turn it around once that happens. You have to get ahead of it. And we even did role playing, the people from Supportive Housing brought in video cameras, and they said "now knock on the door," because we were going to go in pairs and answer questions, "we'll show you the kind of reaction you might get from a tenant and what you should do." So I went first, knocked on the door, the role-playing person opened the door and said "what kind of a fag lover are you?" Well I had to think, how many kinds are there? The right answer is, you don't answer it, you say I'm here to tell you about Casey House, precautions were taken. You just move on on the positive stuff, you don't answer that kind of nonsense.

In truth, low-income people have greater need for a friendly neighbourhood, and for a healthy community's rich resources than do the rest of us. Survival's very different for marginalized people if they're planted in very small communities where there hasn't been a critical mass of needy people to dry the social supports

that they require. Seniors, as we know, must have dependable home care, and help with home maintenance and transportation, all these are things that you put in your responses. Disabled people need appropriate transit, and there should be more concern about attendant care for disabled people, our son is very disabled and I'm keen on attendant care. People struggling with the trinity of mental illness, addiction and poverty need a lot of social outlets and transportation to get to the awesome number of appointments that they have. They also need institutionalized kindness. I love that Edmonton's mayor declares a Random Acts of Kindness Week, and gets out a list, for those who are challenged, what constitutes acts of kindness. Haven't you seen it? It's a very long list of things you can do to be kind, in case, you know, that you're busy. It's time to be kind to one another and spread the word is a challenge enough in this country, I think it's a splendid idea. But institutionalized kindness, I mean that there are gathering places, and that there are parks, that the space looks kind.

And children need all of the above. Plus a safe place to play. Before I leave that point, how come we have municipal by-laws to determine how many parking places that a new building must provide, but we're silent on the subject of mandating places for children? Are cars more important to us than children? That's a rhetorical question. When I was a child, and maybe when you were a child, children would say to their parents can we go out and play, and the grateful parents said of course. Now only prosperous neighbourhoods hear the sound of children playing. Neighbourhoods dominated by subsidized housing are silent. There you will find the universal token of children's existence, which is usually a dusty lot that has been furnished with a sad set of swings and one small slide, both not quite erect and not a child in sight. The children are inside, in cramped rooms, driving their mothers batty, and going more than a little batty themselves. The London School of Economics did a survey of low-income mothers and asked what they wanted most. Top of the list was play rooms or supervised playgrounds and a nursery school.

And what does your community do for restless teens? Other than arrest them, I mean. Housing rarely considers their needs. A place to do homework, for privacy, for a place to congregate. How about working in the malls, which is where the teens go, I think there are some malls that have done this in Alberta, and there are a few in Ontario, you put programs there, that's where the people are, why aren't there more social programs in malls? With the climate controls they have people there winter and summer. How about tutoring, mass tutoring for teens in the malls? Or a bicycle club, you'll have to figure it out, we're talking prevention here. If those teens can be reattached to society you'll cut down significantly on homeless youth. You don't want a few hundred teenagers standing at intersections with squeegees as Toronto has, as Montreal has. Teenagers who pierce their noses with safety pins, sleep under bridges and have babies. I'm hoping that your imperative, should you decide to establish priorities, would be to stabilize the lives of children. The high mobility of one-parent low-income families

is destructive to children since their well-being; it simply is too expensive for society to allow children to be dragged from one poor housing situation to another, trying to make friends the first few times, but eventually giving up. Their hearts break, and it should be a mortal sin to break a child's heart.

We're all products, not only of our gene pools, but of the kind of care we received at the critical years from birth to age six. The most effective and cheapest way to break the circle of poverty is help newborns. If you wish to argue in economic terms I'm ready for you, there are good statistics out there to prove that the biggest bang for your buck is to invest in zero to six. If there is sympathetic support for high-risk parents, and the respect becomes high quality daycare, kindergartens for, you're not going to have the proportion of social disasters that we see now. Look in the neighbourhoods where these supports for little people do not exist, look at the teens in that neighbourhoods, count the school drop-outs, the early pregnancies, the low birth rate babies, the addictions, the crime, the casual violence, the suicides, the mental illness.

When you talk about housing please do not concentrate only on keeping the elderly in their homes, important as I think that is; or providing homes for people with disabilities, also a key issue; or ending homelessness, that's to be desired; think about children too. Let's see if we could make this a child-centered society, just for one generation, you wouldn't have to do it again, because one generation of children raised properly would raise their children properly. Just take the next 20 years, do it, and reap the benefits forever more. The payoff would be glorious. All those councillors and social workers out of work. All those prisons smaller.

You are the experts, and so you appreciate the need for communities to take a holistic approach to housing. Housing needs are not solved merely by building affordable homes. Part of the answer is taking into serious consideration the unconscionable high child poverty rate in this country. How come that dropped off our agenda? Where did it go? The steepest rise in the country happens to be Ontario. Ninety-nine percent rise in child poverty in the last four years. Don't try and compete. Is the community going to be able to help these children? You're going to need parks and recreation, it takes a neighbourhood, it takes a village. Schools have to have sufficient resources, access to public transit, health services, home care supports, places where people can meet. You can't pick at one piece of the social fabric, whether it is affordable housing, which is a good piece to be picking at, without looking at affordable daycare, with which it's interconnected. Without taking out all the others factors that make the community and it's inhabitants coherent, cooperative, healthy, whole.

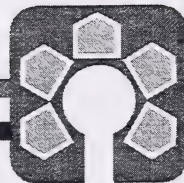
And as an aside, isn't your extremely low minimum wage in Alberta responsible, at least in part, for your housing problems? I don't know, just a thought? And it seems to me, from a report that was issued today by the Alberta Family and Social Services, the Edmonton Social Planning Council, the Edmonton Food Bank, that a major cause of the housing crisis in this province isn't the absence of

affordable housing, it's the appallingly low, mean-minded shelter allowances and welfare rates.

Allen Wolf wrote a book called "Whose Keeper", and he writes of the individual's personal stake in the fate of others, of the obligation we all have to others, not only because they're human beings like ourselves but because our own happiness is woven, inexorably, with the happiness of others. Joseph Conrad said the same thing, "we exist only in so far as we hang together." Alberta could set a standard of quality of life for the whole country. Your scale is exactly right. You don't have 60,000 homeless as Toronto has, 5,000 of them children. We're told that 12% of Canadians are poorly housed or have no housing at all, that's one in 10. But the ratio in Alberta is not nearly so high. Your income, your economy is booming, you've all got more money in your pockets, I'm told, than anybody else after taxes, than anybody else in the country. People are moving here at the rate of about 30,000 a year. That's not an unmanageable influx.

But here you are this morning because you know time is running out for this lucky province. Your population is aging, like all of Canada's, more and more of your young people are damaged. You must face the carnage among the young, right across the country, because of our neglect of young families. Lots of unskilled workers are looking for jobs in vain, single-parent families are in the most desperate state. Newcomers are being offered fewer supports to help them get started. This is a country which used to give free farms to every newcomer. And aboriginals are either in despair or fury. You see trouble ahead if you don't solve this affordable homes issue, and so you're buckling down today and tomorrow to give it your best, that's a good idea.

And so to conclude, now I can give you one. I'm going to read to you from a dirty book. This book is the most banned book in North America. Since it was written in 1951, it's been banned more than any other, most frequently, of course, in this province. The voice of the book is that of a teenager who's on the existential quest for the meaning of life. The book, which is so often banned, is essentially a work of profound theology. The young man's name is Holden Caulfield. He finds the answer to the question "Why am I on earth?" in a dream that he has over and over again until he gets it. And this has become a mantra for me. Here's his dream, as Holden Caulfield describes it in *Catcher in the Rye* "Anyway, I keep picturing these little kids playing some games in this big field of rye, and all. Thousands of little kids, and nobody's around. Nobody big, I mean, except me. And I'm standing on the edge of some crazy cliff. What I have to do, I have to catch everybody if they start to go over the cliff. I mean if they're running and they don't look where they're going, I have to catch them. That's all I do all day, I just be the catcher in the rye, and all." In my view, that's your job, that's all our job, all of us. We've got to catch people so they don't go over the cliff. We are all the catcher in the rye. Thank you.



Appendix B

Plenary Presentations



Affordable Housing



An Alberta Imperative

Larry Anderson, President

The ManCap Group

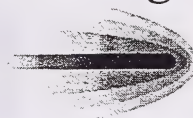
Affordable Housing Symposium

June 16, 1998

The Power of Partnership



Affordable Housing



An Alberta Imperative

Larry Anderson, President
The ManCap Group

The Power of Partnership

1

- Madam Minister, Mr. Chairman, other dignitaries, Ladies and Gentlemen.
- I'd like to thank the Symposium Committee for inviting me to speak.
- I don't have all the answers, I'm sure I don't even know all the questions... but I do have some insights and ideas which I hope will be helpful in this dialogue.
- I would also like to congratulate the Minister for having the courage to ask for input and for listening
- I speak today as a businessman.
- Please allow me to tell you a bit about our companies.
- It will help you understand the viewpoint from which I speak.

The ManCap Group



- MANagement and CAPital
- MANagement before CAPital
- Founded in 1978 in Alberta
- We've built nearly 4,000 homes in Edmonton & Calgary
- Our partnerships: Lincolnberg, Challenger, Carriage Custom & Encore Homes, RCG (Special Needs Division) and ManCap Communities
- 1997 ManCap Group sales exceeded \$70 Million

The Power of Partnership

2

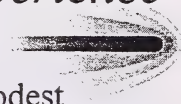
Each of our companies is a partnership

ManCap Ventures Inc. providing strategic management and capital and

each of our operating partners typically the president providing operating management and capital.

We believe a company needs.... (points)

ManCap Group Affordable Housing Experience



- Two decades building homes for modest income families -- largest builder of that type in Edmonton.
- Alberta Family Home Purchase Program. (AFHPP), in the 1980's.
- Rural & Native Program, also in the 1980's.
- Special Needs, Supportive Housing, in the 1990's.

The Power of Partnership

3

We have been involved in affordable housing since our inception as a business and even as individuals.

The three founders of ManCap all started our young lives in homes less than 1,000 square feet.

I moved into our families 794 sq. ft. home in the Ritchie district here in Edmonton in September 1948 to celebrate my first birthday. My mother sold that house in October, 1992 and now lives in a Seniors Apartment, 4 blocks from our family home.

Working to Make A Better Future



- Registered R-2000 Builders.
- Built Canada's First Enviro-Home.
- Awards for technical leadership, design excellence and affordable housing.
- The ManCap Foundation

The Power of Partnership

4

- Practical Housing Science Innovation
- Environmental leadership
- Design Excellence
- And fostering the development of the leadership and entrepreneurial skills of Alberta youth, through success experiences, information, inspiration and business school scholarships.
- With our sponsors and supporters a commitment to invest \$750,000 over 10-years in Alberta's future -- Alberta youth.

What Does Market Affordable Housing Look Like Today?



- In Edmonton.
- Annual family income of \$36,000.
- \$3,000 cash down-payment.
- \$3,000 in sweat-equity.
- 6.25%, 5-year mortgage.

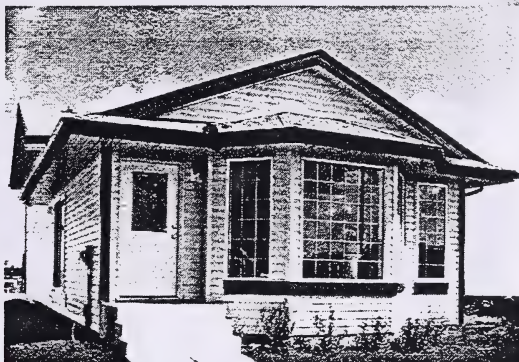
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5

To illustrate what is possible today....

In Calgary, where we have only been building for six years we are unable to obtain the type of land required to build this type of housing, but if we could the required income

1,061 Sq. Ft. Single Family



The Power of Partnership

6

1160 Sq. Ft., Semi-detached



The Power of Partnership

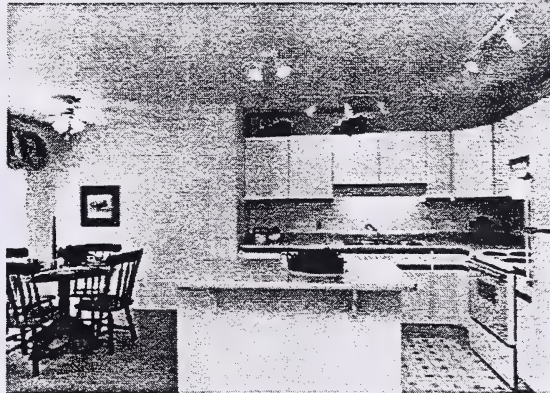
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Total cash cost of entry which includes down-payment, landscaping fencing, appliances, moving costs is a major barrier to many families.

So, in these semi-detached homes we include a deck, landscaping and fencing in the home price.

They also get a single attached garage that enters directly in the home which is a security feature and a convenience.

Nice Kitchens

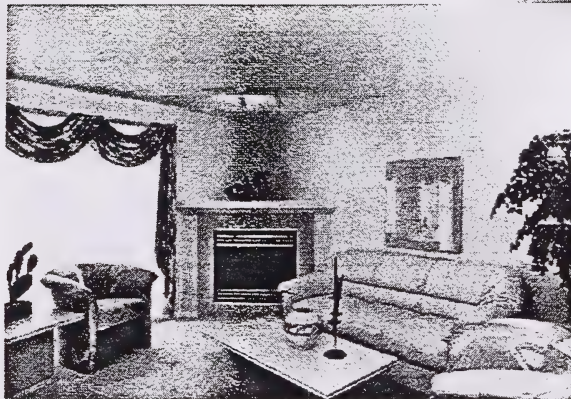


The Power of Partnership

8

While these are modest homes they are not spartan they include nice kitchens and practical lay-outs.

Home Ownership Inspires Pride



The Power of Partnership

9

Having a home that you find comfortable, safe and makes you proud does wonders for self-esteem and confidence.

It affects your outlook and your life.

Why Should Affordable Housing be an Alberta Imperative?

- Adequate housing has to be part of the “*Alberta Advantage.*”
- Inadequate housing exacerbates other social concerns: health and health-care costs, family violence and crime.
- Inadequate housing affects people’s ability to succeed with employment and education.
- Adequate housing is fundamental to living with dignity.

The Power of Partnership

10



Who Needs Help?



Four Target Groups

The Power of Partnership

11

These four groups are one's that Alberta Municipal Affairs has identified.

Modest Income Albertans

- Households which can not afford to own or rent on the private market but have too much income to be helped under existing social housing programs.
- The AMA paper suggests:
 - Less than \$40,000 family income, to own.
 - Less than \$25,000 family income, to rent.
 - Over \$14,000 family income (the average social housing family income).

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Low Income Albertans

- Households which can not afford private market rental or ownership housing and who qualify under the “guidelines” for social housing programs.
- Increasing demand.
- Decreasing supply of existing stock.
- Limited new supply.

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Senior Albertans

- Households where one person is 65 or older.
- Many Senior Families have modest or low incomes of less than \$25,000 per year.
 - 28.3% of husband-wife senior families (91,580).
 - 31.5% of lone-parent senior families (9,160).
 - 77.3% of single person senior families (96,660)
- Often this group needs more than housing. They need services and care.

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ManCap has done it's own analysis of the seniors market to better understand this market.

Special Needs Albertans

- Households with special needs including:
 - Mobility needs
 - Mental illness
 - Developmentally disabled
 - Victims of family violence
- Increasing demand.
- Inadequate supply.



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*What is the Magnitude
of the Challenge?*



1996 Census & 1995 Tax Filer
Data from Statistics Canada

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Families with Incomes Under \$40,000

- Of the 364,140 families in Edmonton -- 31%.
- Of the 351,960 families in Calgary -- 29%
- Of the 404,460 families in the rest of Alberta -- 36%

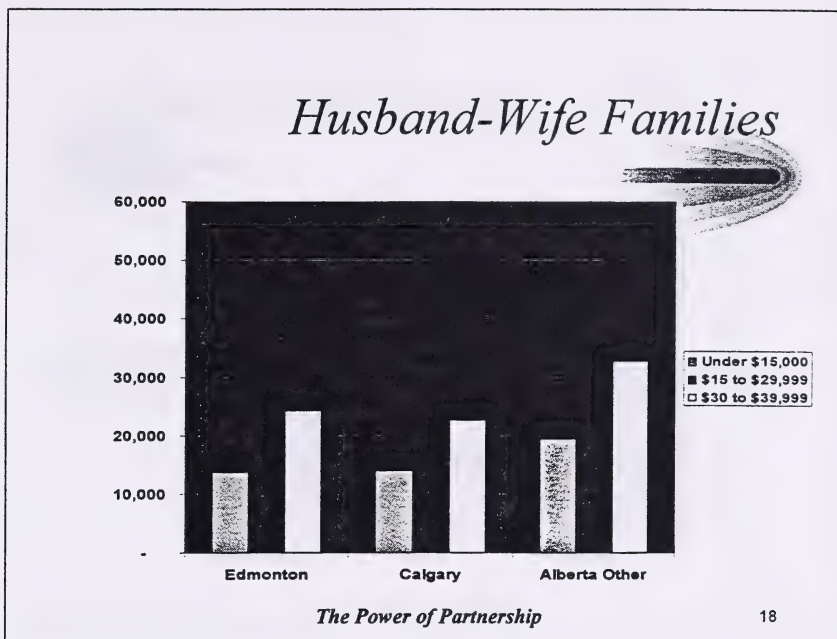
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Nearly a third of all families in Alberta have annual incomes of less than \$40,000 per year. And, while these numbers are from 1995 tax-filer data I suspect that this is still very close to the mark. Recent job creation and economic growth will have moved some of these families to higher incomes but most will still be below \$40,000.

Net-migration will have introduced more people, so on percentage terms I think these numbers are reasonably accurate.

Of course we must remember that the price of housing is different in different markets. Fast growth communities, like Calgary typically have higher prices, meaning families can get less housing.



Let's further analyze these numbers to get a clearer picture.

In Alberta a significant number of families have incomes of less than \$40,000

234,760 husband & wife families do.

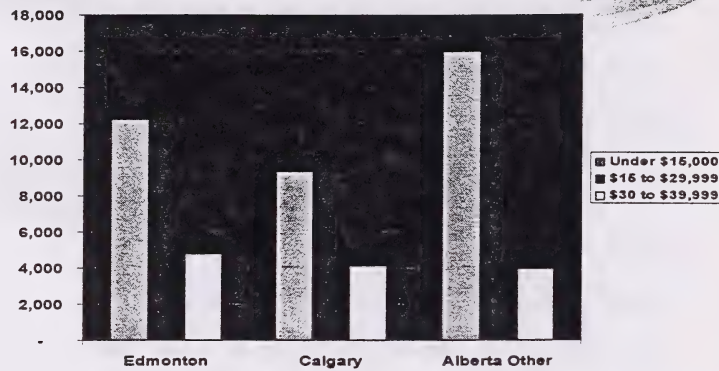
That is 36.8% of all husband and wife families in Alberta

Nearly 47,000 earn less than \$15,000

Another 108,460 earn less than \$30,000

And, 79,420 more earn less than \$40,000

Lone Parent Families



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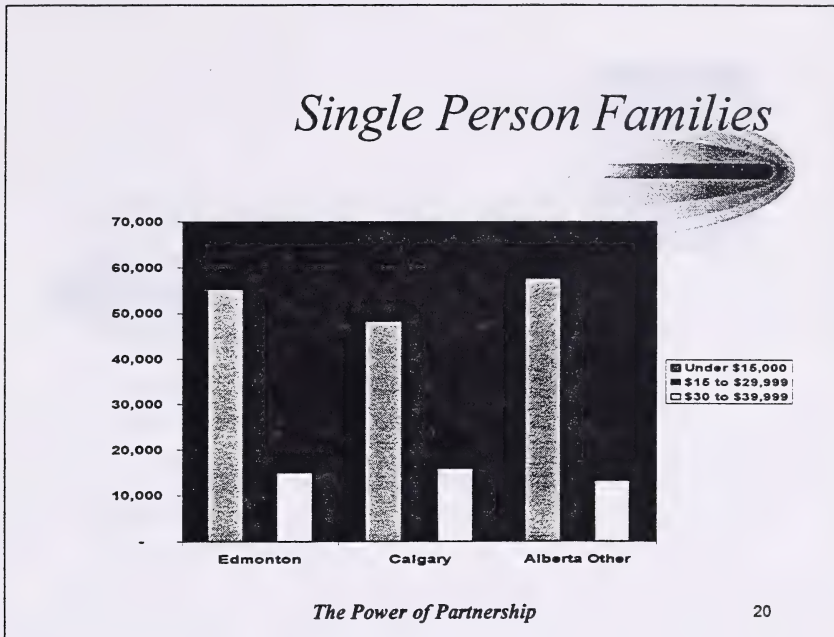
82,370 lone parent families earn less than \$40,000

That is 79.4% of all lone parent families in Alberta

Over 37,000 earn less than \$15,000

Over 32,000 earn less than \$30,000

And, almost 13,000 more earn less than \$40,000



320,030 single person families earn less than \$40,000

That is 84.5% of all single person families in Alberta

Nearly 161,000 earn less than \$15,000

Almost 115,000 earn less than \$30,000

And, over 14,000 more earn less than \$40,000

In all cases the rates are higher outside Edmonton & Calgary.



How Did We Get Here?

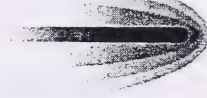


Demand Factors
Supply Factors
The New Reality

The Power of Partnership

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Demand Factors



Recent Developments:

- Dramatically improved economy.
- Impressive job creation.
- Albertans stay at home.
- In-migration of new people.
- Growth of seniors group.
- Acceptable housing standard has changed.

Outlook:

- More of the same.

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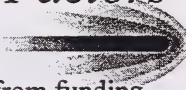
Tens of billions of dollars of capital investment in the province, a strong U.S economy (exports) and an improving Canadian economy.

We have created 119,700 jobs in the last 3-years (95/96/97).

Net migration numbers are impressive 77,087, also in the last three years.

20 seniors in a one room dormitory is not acceptable today. 20-years ago in Alberta that may have been what your Great Grand-mother had for her final home.

Supply Factors




- Federal government's decision to withdraw from funding new social housing in 1994.
- Provincial government housing program cut-backs.
- Cut-backs in health-care budgets removed "housing" for the mentally and chronically ill.
- Aging social housing stock with many units approaching the end of their useful life.
- A number of social housing programs are also coming to an end.

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Programs like the Core Housing Incentives Program (CHIP) and Limited Dividend Program (LD) are ending soon and thousands of units will be removed from the social housing supply.

The New Reality

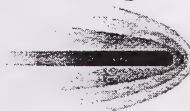


- Municipal governments must take a more pro-active role in affordable and social housing.
- Non-profit groups need to increase their participation.
- The housing industry needs to work with the public and non-profit sectors to develop creative solutions.

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*What are the Major Barriers to
Private Affordable Housing?*



Affordable Land Supply
Development Standards
NIMBY

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How do we Get Adequate Land Supply?

- Ensure there is a long term supply of developable land within your municipality.
- Release public land for development.
- Have a responsive and quick development approval process.
- Stop down-loading costs on land developers.

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A shortage of developable land drives up land prices and therefore housing costs.

Time is money, it's true, but time also means people waiting for housing get it faster and suffer less.

In my view the contention that new development should pay all the costs is wrong. New development has significant economic benefits which can't be ignored.

How do we Change Development Standards?

- Re-think issues like road widths, side-walks, paved lanes -- are they really necessary? Can we afford them?
- Re-think lot width, side-yard and site coverage rules. What is necessary and what is excessive?
- Allow "granny" suites and other reasonable density enhancements.

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A 9m road isn't necessary in all communities a 7.5 m road is quite adequate.

People can walk on the road in cul-de-sacs where there is limited traffic.

Paved lanes are not necessary everywhere.

5 ft versus 4 ft sideyards adds \$2-\$3,000 to a home.

10 ft sideyard adds an additional \$5,000-\$7,500!

In 1960 only 16% of adults 50+ had a surviving parent.

By 2010 that will rise to 60%. We need to provide housing options that allow independence, dignity and care for the senior and the son or daughter.

Ft. McMurray and Brooks - could create housing virtually overnight by allowing suites in R-1 Zoning.

How do we Overcome NIMBY?



- Subsidize the user not the unit.
- Reduce the political element by more definitive zoning.
- Different types of group home zoning.

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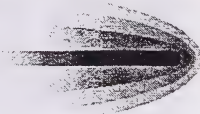
28

The NOT IN MY BACK YARD syndrome is keeping many of us awake. We'd all like to sleep easier like Jennifer here.

I have three suggestions:

- allows the person to integrate in the market
- in planning land use go for clearer uses and remove as much arbitrary approvals requiring community consultation. People would know in advance what the potential uses for a piece of land would be.
- a class of group home without potential of "high-risk" residents would get more acceptance.

What Strategies do we Recommend?



See each other as allies.
Keep it simple.
Focus on three strategies.

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Three Strategies



These strategies will help all the targeted groups directly or indirectly.

- **Strategy #1:** Help market-based housing providers reduce housing costs.
- **Strategy #2:** Support incomes not buildings.
- **Strategy #3:** Develop public/private/non-profit partnerships that work.

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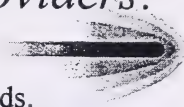
Why Help Market-based Providers?

- The lowest cost option to helping people get adequate housing is to let the market do it by removing barriers.
- The more people the market helps the less people that will need government subsidies.
- Limited public funds will go further in helping fewer people.

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How Can You Help Market-based Housing Providers?



- Eliminate excessive development standards.
- Reduce the power of the NIMBY syndrome by more definitive zoning.
- Increase acceptance for innovative development concepts.
- Ensure adequate supply of developable land.
- Ensure fast and reasonable development approval process.
- Stop down-loading costs on the new-home sector.

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Why Support Incomes Instead of Buildings?

Our perspective is that we believe housing is part of the social safety net.

- Assistance is well targeted.
- Allows maximum choice, personal dignity.
- Overcomes the NIMBY syndrome.
- Focuses on the private sector who can most efficiently provide new housing.

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How do You Support Incomes Instead of Buildings?

- General income supports or supplements.
- Housing income supports such as shelter allowances.
- Rent supplements.
- They need to be adequate to stimulate housing construction.

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There are a number of options.

Government may have to come to grips with economic rent to stimulate construction.

Why Develop Public/Private/ Non-profit Partnerships?

- The challenge is too big for either public, non-profit or private organizations to solve alone.
- Each group has their own strengths to bring to bear.
- Together we can meet the affordable housing challenge better and faster.

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How do we Develop Public /Private/ Non-profit Partnerships That Work?

Our 25-years of experience with partnerships
has taught us to use the following criteria:

- **Criteria #1:** Trust above everything else.
- **Criteria #2:** Complementary strengths.
- **Criteria #3:** Commitment is mutual.
- **Criteria #4:** Serve all partners needs.
- **Criteria #5:** You're comfortable with them.

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- It means you believe your potential partner is honest and has ethics congruent with yours, knowledge and experience and you trust their judgement and their track record.
- Identify your strengths and weaknesses are, identify what you are looking for in a partner, ask yourself why they should want to partner with you.
- Do what you say, when you say you'll do it., follow through even when its tough and you'd rather not and expect the same..
- Keep your partners informed when there are unforeseen challenges and work diligently to resolve them.
- Understand each others needs and honour them.
- You're not wondering what they are not telling you.

Many Partnership Options

- Federal, provincial, municipal, private and non-profit.
- Alberta Health (subsidy for care), Alberta Municipal Affairs (shelter subsidy), private sector (development and financing) and non-profit (operations).

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Another option might be a Private sector & municipal governments Partnership to build on leased land.

This concludes my remarks, but I would like to make a few acknowledgements.

Acknowledge Publications

- Edmonton Joint Planning Committee on Housing, Supply & Demand Study.
- Calgary Housing Committee, 3-year Plan for Affordable Housing.
- Commission Report to the Community and Protective Service Committee. (Calgary)

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Acknowledge Assistance

- Ray Wills and the Greater Edmonton Home Builders' Association
- Harry Stepper and the Calgary Home Builders' Association
- Members of the ManCap Group management team: Linden Holmen, Vice-President, Special Projects, Laurie Scott, Vice-President, Community Development and Anna D'Agostini, Vice-President, Special Needs Housing

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Laurie Scott and Linden Holmen are not here this morning they are out creating affordable housing, although Linden has been at some of the symposium sessions.

Anna D'Agostini, however is here and I'd ask Anna to stand and be recognized.

Thank you.

Conclusion



- Free the market providers to solve part of the problem.
- Subsidize people not buildings.
- Unleash the power of partnership.

*Housing will become an important part of
the "Alberta Advantage."*

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DOUG KELLY
Senior Vice President
Carma Developers Ltd.
June 16, 1998

I welcome the opportunity to speak to you today at this symposium. I should point out I am not representing UDI. I was approached independently by the Ministry to speak... so my views do not necessarily represent those of the industry or Carma. I'd like to point out a correction in my bio.... I'm not presently the UDI Chairperson, I'm a past Chairperson of the Edmonton Chapter but am still involved with the Institute. I've been a supporter for about 25 years.

My comments today will be a combination of general observations and some specific suggestions or recommendations as it pertains to the land development process and the affordability of serviced land. Unfortunately I have little expertise in seniors housing or special needs housing so my comments are limited in those areas. By the way, why do we put seniors housing on a pedestal over other age groups? Do seniors rate higher for affordable housing over baby boomers or generation xers, or echos? It sounds like reverse discrimination to me by excluding those other age groups from this symposium.

The affordability of housing... Whose responsibility is it anyway? Is it the governments? Is it the Industry's? Is it society as a whole? Or is it all of the above?. In my opinion, all these parties have some responsibility, but to varying degrees. I think the government as representative of society must set the framework so that affordable housing can be accessed.

The Province as a whole does not have an affordable problem. One can still buy a new home in most cities for under \$100,000 and a used home (maybe an apartment) for \$70,000. Compare that to SW Ontario or the lower mainland of B.C. There are merely a few hot spots where affordability is constrained such as Calgary, Canmore, Brooks and Fort McMurray.

How does the government, or governments, set the framework for affordable housing?

In terms of the federal and provincial governments, they need to provide a tax regime which encourages economic growth. Economic growth provides job opportunities so that the disenfranchised may find employment, or better their employment, increase their disposable income and therefore improve on their ability to purchase, or rent a home. Now the assumption here is that income will go up in proportion to the cost of housing.... Alberta, otherwise this model does not work.

In a perfect market economy, wages will rise as job opportunities increase....but we know this does not always happen. When the seeker of low income housing can still not afford the most affordable rental, then in my view the government, as a representative of society, must play a role in

subsidizing the seeker. A statistic I have heard estimates that there are 30,000 Edmonton families who spend more than 30% of their gross income on housing. Clearly the senior two levels of government have a role to play in subsidizing the people, not the project as was done in the past with the various federal and provincial housing programs. This is a point I wish to emphasize. We've talked about income subsidies. We've talked about rent subsidies. It makes sense to subsidize the people so they can make a choice in selecting their housing needs. In other words let them be inconspicuous in the housing stock. Don't concentrate social housing, or subsidized housing, in a particular project, or area.

In terms of the municipal governments the most important thing they can do is to ensure an ample supply of serviced land.

As far as the price of serviced land is concerned, it is most influenced (above all other factors) by the law of supply and demand. If there is a perceived shortage in the market then the price of raw land goes up dramatically as we are seeing in the high growth communities such as Calgary, Canmore, Fort McMurray, etc. The price of raw land is where affordability or non affordability starts. If raw land costs \$5,000/ac. then a serviced lot costs \$30,000. If raw land costs \$75,000/ac then the same serviced lot costs \$50,000.

Municipalities across this Province must move to ensure a 30 year supply of serviced land is always in the approval pipeline. This is the most important message I have to deliver. Each Municipality should have in their MDP how and where they are going to grow over the next 30 years. If they don't have enough land within their boundaries for 30 years, then they should annex land, or they should amalgamate with surrounding municipalities so that jointly they will have a 30 year supply. An ample supply of land means competition, and competition means lower prices

Municipalities also have to look at the most cost effective way to service the most amount of land. In other words, where are they going to get the biggest bang for the buck by investing in infrastructure. Where can we bring on the most land by investing in sewers, by investing in roads, by investing in water treatment plants, etc. It's all in an effort to increase the supply so that prices for raw land and serviced lots do not get bid up disproportionately.

Now some of you may say.... oh that just leads to urban sprawl. Well let me say a few words about so called urban sprawl.

We do not have urban sprawl in this Province. Our cities are compact, we have orderly controlled growth. Sub-divisions are connected they are mostly contiguous, one after the other. Urban sprawl is found in the USA where development really is hop-scotch, here, there and everywhere. In Canada and

particularly Alberta our suburban densities are likely somewhere between 4 and 5 units per acre. In many US cities that is considered high density. In Denver for example, a 55 ft. lot is considered tiny and some municipalities prohibit lots smaller than 55 ft. So we in Canada and Alberta are much more efficient when it comes to land use.

I would now like to talk about servicing costs and how this relates to affordability. It is a factor, but not nearly as important a factor as the supply factor as I have just outlined. For infrastructure, though bigger is better. What I mean is municipalities and the industry have to work together to cost share infrastructure like large diameter sewer pipes which will service large areas. The industry and municipalities must work together to cost share arterial roads which will service large areas. Neither the developers (new home owners), nor the municipalities (existing tax payer) can afford to pay for this big infrastructure on their own. It's got to be a negotiated cost sharing agreement incidentally. The new home buyer or the new home renter constitutes only about 1½% of the total housing stock on an annual basis. Therefore I ask you is it fair for the new home buyer to pay for all of the cost of growth. Arterial roads and express ways are used by everyone, therefore every taxpayer, new and old should pay a portion of the major road costs.

We've talked about levies and there definitely is a trend to higher new development charges, or levies which will be placed on the new home buyer or new home renters as municipalities pass on more costs. The housing and development industry realizes this and is willing to pick up its fair share of the increased costs which we pass on to the consumers. You know it's so easy for a politician to say "have the new people pay for this, we don't want to increase taxes one bit", but the reality is...with more down loading of costs onto the municipalities property taxes must go up.

There are some savings in servicing components which help affordability.

Examples would be:

1. Allowing sidewalks on only one side of the street.
2. Eliminating separate walks (no boulevards)
3. Allowing gravel lanes instead of paved lanes.
4. Reducing street widths.
5. Allowing overhead electrical power instead of underground. Are power poles that ugly, really?

Concerning land use and zoning, there are a number of things which can be done to improve the affordability of housing; such as reducing side yard requirements, reducing front yard requirements, eliminating discretionary zoning i.e. D.C. These are all factors that the industry and municipalities should investigate...but the most important thing however, and I repeat is to ensure a 30 year supply of serviced land is in the approval pipeline at all times.

Let's talk for a minute about inner city development versus suburban development. There are many pitfalls about developing affordable housing in the inner city (and by inner city I'm taking about - say for Edmonton and Calgary, a five mile radius of City Hall).

1. The land is more expensive than the suburbs.
2. Infrastructure is usually worn out, or needs upgrades and hence the cost of servicing is higher - i.e. Carma's experience in Rosedale.
3. There are neighbours...and neighbours have opinions. They often object to what a developer is proposing...affordability means high density, high density means objections, so you have the NIMBY factor coming into play...and if you try market housing (non subsidized) in an all ready subsidized area such as the Boyle street McCauley Area in Edmonton...you have the reverse happening...buyer resistance (even though it is affordable) because of the perceived stigma of the area.

What is the solution? I am not saying all new development should go to the suburbs. There needs to be a balance between the suburbs and inner city - because there are of course advantages to the inner city such as proximity to services, convenient bus routes, amenities, etc.

Industry must play a role by catering to all markets. It just makes good economic sense for a developer to cater to all market housing in his subdivision.

Municipalities however should not legislate the "type" of housing...let the competitive market place supply what is needed.

As was mentioned in the introduction, I am involved on the periphery in the subsidized housing sector as a volunteer member of 2 Boards.

What I see happening there is both good and bad. It is good in the sense that the federal government and the provincial government have decided they both do not want to be in the business of constructing new or owning new housing units...and this is good, governments do not have to be owners of apartment blocks or townhouses. The bad news is, it appears they also do not want to maintain the subsidies on existing projects, projects which they have supported for years and projects which serve a need.

As a Board member of the City of Edmonton's Non-Profit Housing Corporation, I experienced this first hand. In 1996 NPHC found itself in a growing deficit position with its portfolio of approximately 900 units. This deficit was as a result of several factors, including declining rents, increased operating costs, due to the age of the units (about 25 years) but primarily the deficit was due to the expiry of provincial subsidies on the mortgages. City Council turned us down for additional funding, so we approached the Province, the then Minister of Municipal Affairs would not agree to write down these mortgages so that we could afford to make the payments and stay viable so we ended up turning this project over to the Province (237 units to be exact) and they have subsequently been sold on the open market.

So the City of Edmonton NPHC has lost 237 units forever. We will never get them back to service a need for low income families, all because the Minister refused to write down the mortgages.

So the Province in this area must offer a stable long term supportive role which won't change over time. A long term rent supplement program by the Province maybe the answer in this regard.

There is the Edmonton Coalition on Homelessness and there is in Calgary, a Steering Committee on Homelessness. Other Cities in Alberta may also have groups interested in finding solutions to their particular homeless populations.

One thing is certain, homelessness is growing in the major cities and solutions have to be found. In Calgary the number of homeless people is estimated to be in excess of 1,000. Again its society's problem, or opportunity, depending how you look at it.

I know in Edmonton ECOH is looking at housing trusts, and land trusts as a means of supplying housing for low income persons, including the homeless.

Under the housing trust model dedicated funds are set aside annually from either governments, charitable organizations, or other agencies. There perhaps are some charities and corporations who will donate funds. The funds sole purpose is to make loans or grants for the establishment of low cost housing. This concept has been popular in the U.S., but it has not yet been proven in Canada.

So to conclude my presentation, I would emphasize two things:

1. If municipalities are serious about affordable housing, make sure there is a 30 year supply of land always available in the approval pipeline.
2. If the Province is really listening to Albertans and Albertans are saying... "look after those who cannot afford the least expensive form of market housing"... then expand the rent supplement program so that these individuals and families can have decent housing.

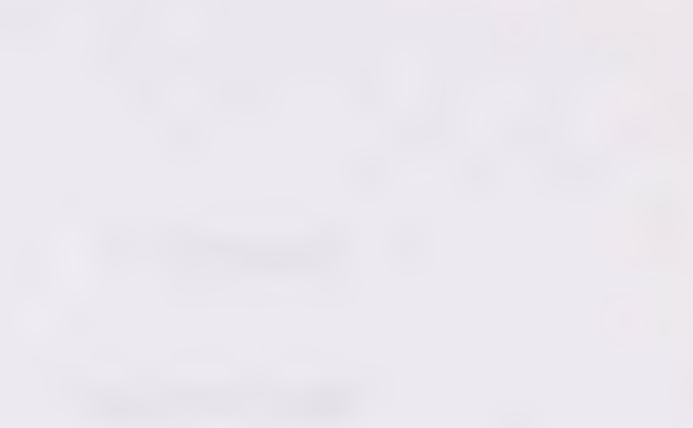


Appendix C

Panelist Notes

Most panelists graciously provided copies of their speaking notes. We did our best to accurately transcribe this material, but may have misread some items. Any factual inaccuracies in panelist notes are likely due to our errors, and we apologize, in advance, to the author.









LOW INCOME

FACILITATOR

TOM FORGRAVE
FORMER ASSISTANT DEPUTY MINISTER, ALBERTA MUNICIPAL AFFAIRS,
HOUSING AND CONSUMER AFFAIRS

PANELISTS

SHARON CHISHOLM
CANADIAN HOUSING & RENEWAL ASSOCIATION

MAYOR DOUGLAS L. FAULKNER
REGIONAL MUNICIPALITY OF WOOD BUFFALO

DENNIS FREEMAN
THE CITY OF EDMONTON, HOUSING AND CHILDREN'S SERVICES

GEORGE KELLY
EDMONTON INNER CITY HOUSING SOCIETY

MAJOR LARRY SCARBEAU
THE SALVATION ARMY, ADDICTIONS & REHABILITATION CENTRE

LARRIE TAYLOR
LARRIE TAYLOR ARCHITECT LTD.



1940

1. The first part of the report is a general statement of the purpose and scope of the investigation. It is followed by a brief review of the literature on the subject.

2. The second part of the report is a description of the methods used in the investigation. This includes a description of the subjects, the apparatus, and the procedures.

3. The third part of the report is a presentation of the results of the investigation. This includes a description of the data and a discussion of the findings.

4. The fourth part of the report is a conclusion and a list of references.

NEEDS AND OBSTACLES

MAJOR LARRY SCARBEAU

The average income of a single homeless male living in the inner city of Edmonton averages less than \$6,000 per year. The cost of shelter, food, clothing, transportation and personal requirements for a single individual averages between \$12-15,000 per year. There is very little hope for a single male to find affordable housing with this kind of gap.

The profile of the single male can be outlined as follows:

- unemployable or under-employed, low level of self-motivation, poor educational background or skill development, lack of family connections, poor health and nutrition.

Primal needs are;

- sense of belonging, respect for individual choice, safety, security and affordable shelter

Major obstacles to meeting these needs:

- lack of an adequate supply of affordable housing that include services
- limited income level to afford better housing
- perception that those with low income are not good tenants
- limited options for those with special needs and low income

What is a Home? As June Callwood stated in her Keynote speech, we should be building affordable homes not affordable housing.

HOME =

- H - Hope for a new life
- O - Opportunity to grow to my potential
- M - Memories made that help me feel that I belong
- E - Enjoy freedom of choice and respect

LARRIE TAYLOR

To illustrate my experience with housing for the low income, I wish to review very quickly, the projects with which I have been involved.

I will then try in this brief time available to identify the issues related to needs and obstacles of which I was aware as an architect with these projects.

As has been mentioned, I have been the architect for 8 inner city projects which provide a total of 152 units. The client groups included the Edmonton Inner City Housing Society, Operation Friendship, the Edmonton City Centre Church Corporation, and the People in Need Society.

Later you will be hearing from Major Larry Scarbeau as to the housing needs he encounters daily. Many of the people housed in the projects with which I have been involved would be very similar to his client profiles. Many had a history of mental health problems, many a history of substance abuse, many had few family or community supports. Many of the people who reside in these projects have a long history of coping with housing that could only provide a degree of shelter, but often was not safe, did not provide security of tenure, and often was barely habitable. An overriding objective of the organization with which I worked was to develop safe and supportive housing for their tenants, which hopefully provide the residents opportunities to stabilize their lives and break out of the cycle in which they found themselves.

EICHS PROJECT 3 [McCauley]

- residents: low income singles who are able to live independently. I might add that EICHS has advised that the average income in their singles facilities is \$632.00 per month
- 26 units ranging from single rooms with shared bathrooms to self contained 1 BR suites. Developed to appear as two buildings with a shared mechanical system. Each building has a small common room and second floor balcony. Parking for 8 cars.

EICHS PROJECT 4 [McCauley]

- residents: low income singles who are able to live independently.
- 24 units self contained 1 BR suites. Two units were designed as barrier free suites. The structure is comprised of a 2 1/2 storey and a 3 storey section linked by a central stair, a ground floor common room and a second floor roof deck. Three storage rooms are provided in the basement to accommodate donated furniture used to furnish the suites for the tenants. There is no on-site parking. Permission was granted by the DAB to assign some of the stalls in Project 3 to this site.

EICHS PROJECT 7 [Boyle Street]

- residents: low income families, many are recent immigrants.
- 20 self contained rowhouse units ranging from 2 bedroom to 5 bedroom units on three separate sites. Two units are designed to be barrier free on the ground floor. Parking was provided as required by the City of Edmonton Land-Use By-law.

EICHS PROJECT 8 [Boyle Street]

- residents: low income singles who are able to live independently.
- 20 self contained bed-sitter units. A common room is provided near the entrance on the ground floor. Two units were designed as barrier free suites. Parking for 6 cars.

HUTTON PLACE - OPERATION FRIENDSHIP [McCauley]

- residents: low income singles 55 years of age and older. Many have a history of alcohol and/or substance addiction. Many also have some history of mental health

problems. Some would be considered as 'Hard to House' because of their behaviour and life style. However, the individuals must be able to live independently.

- 20 self contained bed-sitter. A common room and a small office were provided directly accessible from the entrance. Two units were designed as barrier free suites. Parking for 4 cars.

OUR PLACE - EDMONTON CITY CENTRE CHURCH CORPORATION [McCauley]

- residents: low income single women with a history of mental illness and who require 24 hour a day support. Many of these women have lived in facilities such as the Women's Shelter for many years even though the Shelter was intended for only brief stays.
- this project is comprised of 10 bedrooms with common kitchen, dining, and living rooms. Parking for 4 cars,
- I will spend more time in the sessions tomorrow on this project.

ECCCC 2 - EDMONTON CITY CENTRE CHURCH CORPORATION [Boyle Street]

- residents: low income singles with a history of mental health problems but who are able to live independently with access to services.
- 17 self contained bed-sitter units. A common room and an office are provided near the entrance on the ground floor Two units were designed as barrier free suites. Parking for 6 cars.

PIN - PEOPLE IN NEED SOCIETY OF EDMONTON [Boyle Street]

- residents: low income singles with a history of mental illness and who require 24 hour a day support.
- this project is comprised of 15 bedrooms with common kitchen, dining, and living rooms. Provides a range of common facilities which serve not only the 15 residents of the building but also residents of other facilities operated by PIN. Parking for 4 cars.

WHAT ARE SOME OF THE COMMON ISSUES ENCOUNTERED WITH THESE PROJECTS?

At the outset, I touched on some of the characteristics of residents of these projects. Many of the residents I described in each of the projects have similar characteristics:

- they tend to be unorganized - one could say disenfranchised in terms of being able to express their housing needs through the market
- they tend not to participate formally in any type of community organization but they do rely on community agencies for many daily services.
- need for more than low cost shelter - need security, need for supportive environment provided by a committed and concerned landlord/community

It has frequently been these agencies or organizations which have identified the shelter needs and the type of accommodations to be provided. In 1990, I completed an

extensive study of the housing needs and demands in the inner city. The needs for persons similar to those who reside in the projects I have designed were identified by interviewing approximately 50 agencies active in the inner city. I have no current information on the housing needs for this population, but I understand the Edmonton Joint Planning Committee on Housing completed an update in December of some of the data in the 1990 study.

I would like to mention that when we were developing the programs for EICHS projects 4 and 8, residents of Project 3, who enjoyed the safe and secure housing environment offered by EICHS, participated in the programming and design committees.

OBSTACLES

In terms of my role and experience as an architect, each of the projects encountered similar obstacles during the process from the time of the original concept until the facility was ready for occupancy.

- **FINANCIAL RESOURCES**

- all the projects in which I was involved were funded under public financing programs. None of the sponsoring organizations or the residents had the financial resources to undertake these types of projects either in terms of development capital or operating finances. To my knowledge since the federal and provincial governments terminated the funding program no new projects have been implemented in Edmonton. There may have been some units added to the stock under special needs projects, but I have no information on these.

- **AVAILABILITY OF LAND**

- each of the sponsoring groups had to seek out affordable land within the community. In this context, land availability for low income housing has been very much dependent upon market forces. Most of the projects I described were developed during a very slow economic period in Edmonton. There was little demand for land for new developments in the particular neighbourhoods in which these projects were built, therefore, the organizations often represented one of the only potential buyers active in the land market. However, when the economy is more active, the potential to obtain affordable land would be much more limited.

- **LAND USE REGULATIONS**

- the land use regulations as embodied in the Land Use By-law are in large established to regulate conventional development in terms of density and parking requirements.
- density
the land use regulations to control density in multi-unit developments to define density in terms of units per unit of land. The regulation does not distinguish between a unit of 400 sq. ft. and a unit of 2,000 sq. ft., therefore two projects with same number of units could have dramatically different building volumes depending on the size of the units. It would be desirable that density controls also take into account other measures of density or provide the Development Officer with some discretion in terms of density.

- parking
the land use by-law would appear to be based on certain assumptions of car ownership. In the projects we designed, many and in some cases none of the residents owned cars. In order to minimize development costs, the sponsoring group, usually requested that parking only be provided for staff, a number of stalls far less than required by by-law. In almost every project, the Development Officer rejected the Development Permit application, and it became necessary to appeal to the Development Appeal Board. This was often almost a formality, because the Development Officer did not always oppose the project at the Appeal Board hearing. However, the process usually added over a month to the development process because of the By-law requirements to send out notices and to schedule the hearing. Again, some degree of discretion for the Development Officer in the Land Use By-law could reduce or minimize some of the obstacles to development of low income housing.

MAYOR DOUGLAS L. FAULKNER

In recent years, municipalities have experienced dramatic changes in the way we develop and manage our resources. Gone are the days of handouts, bailouts and subsidies.

With the current economic climate, all aspects of our operations, and the projects which we undertake, have to make economic sense.

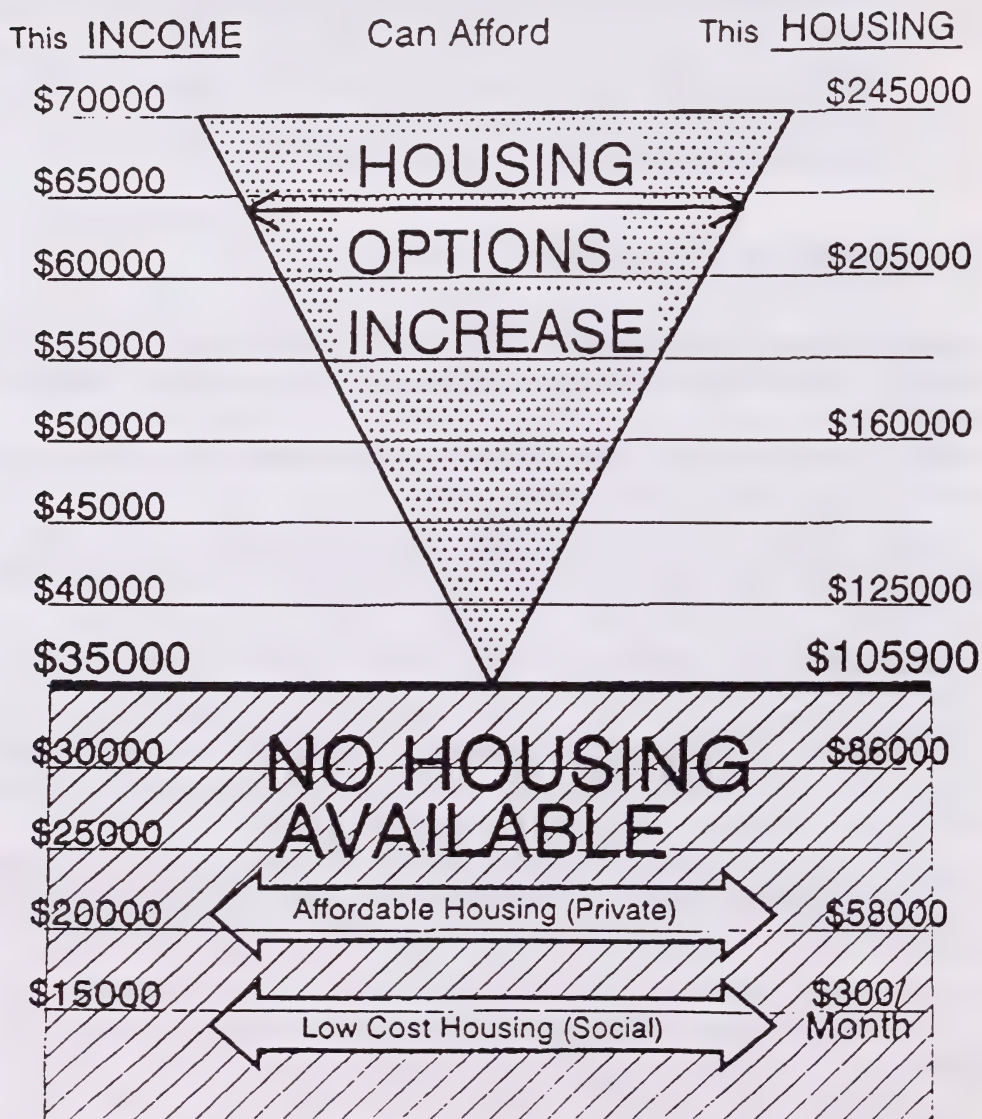
The same applies to the issue of affordable housing. Many of our cities and towns still hear the echoes of past decades where many affordable housing projects were neither cost effective, nor in the long run beneficial to residents of our communities.

Our analysis tells us that many of the residents who require low cost housing are employed within the goods and services sector. Some are sales or service persons in stores or small businesses. Others work in the clerical field. They are receptionists, truck drivers, chamber maids, and labourers. And many earn significantly less than those employed with industry, government or large companies. Many of these residents are members of young families, or are single parents.

Within this economic climate, it is of course a reality that the type of housing a resident can afford, is linked with that person's ability to pay rent, or negotiate and support a mortgage. Here are some "eye opening" figures:(see graph on next page)

Income And Housing Cost Difference

The Regional Municipality Of Wood Buffalo



To afford the homes currently under construction in Fort McMurray, or to purchase an existing medium to upscale home, a family requires a minimum income of \$68,500. This of course limits access to single family homes to those employed within the oil sands, large companies, government, or those who can support themselves in private business.

With an average income of \$20,000, a resident would be theoretically able to afford a home at \$58,000, however, in reality, homes at that price are not common particularly in the north. Therefore, residents of that income level must turn to other options, in particular apartment accommodation.

And to afford the limited number of low cost units, an average income of \$15,000 is needed. At that level, some sort of assistance of subsidy is required. That's quite a gap between the haves, and those who have less.

There is another factor to consider, and that is the market condition which governs apartment rentals, particularly within the rapidly growing northern economy.

During the past three years, the rent for an average apartment in Fort McMurray, if you can find one, has increased by between 40 and 75 per cent. A two bedroom apartment which three years ago rented for \$550 per month, now goes for close to \$800.

These are prices which perhaps communities in the far north are used to, but not in Alberta, where the days of northern living allowances, and other subsidies which were prevalent in the 1960's and 70's are long gone.

We in Alberta have been reluctant to interfere with the law of supply and demand which govern the housing market. The answer may lie in increasing the supply for affordable housing by encouraging new development, new projects, and new innovative partnerships.

A local builder recently tried to develop a business plan to construct a low cost housing project in our community. On paper, his plan made economic sense, but as he told me, he encountered a number of obstacles.

- 1) Land costs. This developer found that the cost of land had escalated dramatically from where it had been 10 years ago. An inflationary rise in land costs is always expected. It is the sign of a healthy economy. But in times of rapid growth, a dramatic and temporary rise in land prices due to speculation, makes the development of low cost housing projects prohibitive.
- 2) Service costs. The cost to extend existing water and sewer lines into a new area proved prohibitive for the developer. Ultimately, these costs would be reflected in higher rents to tenants.
- 3) Red tape. Developers feel that often municipalities are not geared internally to assist, nurture and facilitate new housing projects. Developers tell us that often, we have so many rules and regulations, we bog down innovative projects in red tape.
- 4) Zoning and land use. In many communities, we have found ways to identify land originally designated for apartment use and rededicate it for commercial or other

use. We need to use that same creativity to identify unused lands within our communities for low cost housing.

Our mutual goal is affordable housing. And in order to do so, we need to develop a shared commitment to identify and manage our resources.

The benefits are clear. There is nothing more essential to well being and productivity of the work force than stable and affordable accommodation.

In order to meet these targets, we need the involvement of all stakeholders in the planning, funding and delivery of affordable housing.

GEORGE KELLY

- This is an ambitious and complex task we have set for ourselves - trying to figure out ways to address the housing needs of low-income Albertans.
- You have heard other speakers talk about the growing need - their comments demonstrate that affordable housing is a concern all over the province.
- Given that the need is there I would like to talk about what I see as obstacles. Knowledge of the obstacles I speak of comes my experience in developing and managing housing in Edmonton's inner-city. While this is perhaps a more extreme situation than most, I believe that anyone working with low-income housing will find something in my presentation that is relevant to their situation.
- **Put simply the first major obstacle is that costs of housing are high and people's incomes are low.**
- I have developed some cost and rent scenarios that demonstrate this. The capital cost figures used are based on actual projects our organization has developed in Edmonton during the last few years.
- First of all, I have detailed the capital costs of two different projects for singles. (See attached Capital Cost spreadsheet.) The first project is a ten unit renovation of an existing apartment, and the second project is new construction of twenty bachelor apartment units. As can be seen new construction is more than twice as expensive as renovation.
- Next I take these capital costs and analyze what a break-even rent would be. (See attached Rent/Income spreadsheet.) Please note that there is no return on investment included in my figures. I then calculate what the income needed for 30% rent geared to income (RGI) would be for the break-even scenario, and finally I compare this income to the average income of the 95 singles we house.
- As can be seen there is quite a gap between the break-even rent, the income needed for that rent, and the average income of the singles we house.
- From our experiences, I can unequivocally state this same gap exists for low-income families as well.
- Now some people who work in the housing sector may comment that in these last two scenarios the operating costs are high.

- **This brings me to the second major obstacle - that \$'s are not the only issue in housing low-income people - other complex and difficult issues and behaviours are involved.**
- Health and social problems of tenants are a barrier to providing housing, because they increase management costs, and may increase maintenance costs.
- Chronic mental or physical illness, substance abuse, mental or physical disabilities, brain injury, fleeing violence and being a senior are all barriers to employment and are therefore found in greater concentration among people with low or no income.
- A few examples of problem behaviours are:
 - fire hazards are created by inattention, seizures or substance abuse while cooking or smoking. Substance abusers may store and use highly flammable substances. Mental illness may result in collections of things which are hazardous or risk spontaneous combustion. Smoke alarms get disconnected.
 - people involved in drug trafficking, prostitution, theft and so on may pressure tenants to allow them use of the building. Some disabilities result in people being more vulnerable to theft and manipulation.
 - crises such as assaults, suicide, medical emergencies must be dealt with more frequently than in non-social housing.
 - administrative tasks become more complicated. Getting references for applicants who have been homeless, collecting rent when there is little or no money, communicating where there is no phone or illiteracy. Mental illness or disability often complicates the process of resolving complaints.
- at present some 35 of 90 tenants in our single housing require active support in order to maintain their housing.
- In conclusion let me reiterate that the two major obstacles I see to developing housing for low-income Albertans are:
 - that costs of housing are high, and people's incomes are low, and
 - that operating costs are high because of the time consuming supportive management practices required.
 - - I am looking forward to learning and hearing more about this issue from the other people here in attendance.

CAPITAL COST BUDGET SCENARIOS	SINGLES APT RENO 10 UNITS	SINGLES NEW CONST 20 UNITS
Acquisition and Services:		
Purchase price (land/building)	\$217,000.00	\$200,000.00
Legal fees – land	\$400.00	\$4,800.00
Survey, title, and recording fee	\$285.00	\$13,328.00
Inspections/reports	\$1,290.00	\$0.00
Other	\$119.00	\$4,623.00
	-----	-----
Sub-total	\$219,094.00	\$222,751.00
Renovation/Construction		
Building renovation/construction	\$55,032.00	\$838,916.00
Hard Furnishings	\$0.00	\$6,377.00
Other	\$150.00	\$1,238.00
	-----	-----
Sub-total	\$55,182.00	\$846,531.00
Fees and Charges:		
Consultant's Fees	\$1,812.00	\$133,812.00
Legal fees (other than land)	\$0.00	\$2,219.00
Interest during construction		\$16,669.00
Other Fees and Charges	\$137.00	\$3,869.00
	-----	-----
Sub-total	\$1,949.00	\$156,569.00
Capitalized Operating Expenses		
Taxes during construction	\$0.00	\$1,052.00
Other	\$0.00	\$7,143.00
	-----	-----
Sub-total	\$0.00	\$8,195.00
GST Expense	\$2,055.00	\$35,000.00
	-----	-----
DEVELOPMENT COSTS	\$278,280.00	\$1,269,046.00
	=====	=====
AVG COST PER UNIT	\$27,828.00	\$63,452.00

RENT/INCOME SCENARIOS	SINGLES APT RENO 10 UNITS	SINGLES NEW CONST 20 UNITS
DEVELOPMENT COSTS	\$278,280.00	\$1,269,046.00
DOWNPAYMENT @10%	\$27,828.00	\$126,905.00
FINANCING	\$250,452.00	\$1,142,141.00
MORTGAGE PAYMENT (25 YEARS, 7.0%)	\$21,241.71	\$96,868.98
OTHER OPERATING COSTS	\$33,900.00	\$67,800.00
MONTHLY BREAK EVEN RENT (3% VACANCY)	\$474.00	\$707.00
INCOME NEEDED FOR 30% RGI	\$1,580.00	\$2,357.00
AVG INCOME OF EICHS SINGLE RESIDENT	\$605.00	\$605.00
EICHS SINGLE RESIDENT RGI RENT	\$182.00	\$182.00

June 15, 1998

SHARON CHISHOLM

As our first task today, I have been asked to address the questions;

Who is in need? And ...

What are the obstacles to addressing the need??

The question of who is in need is not too difficult to answer. Your local non-profit housing groups will have waiting lists and your local shelters will be able to tell you of the difficulties which they are having in helping their users to find decent housing that they can afford.

On Tuesday last week, Statistics Canada released their findings on housing costs and household incomes from the 1996 census. The news was astounding. Since the last census taken in 1991, there has been a 27% increase in the number of households in Canada paying 30% or more of its income for shelter. In absolute terms, this is 600,000 new households who are living in housing that is beyond their means. (This does not include homeless households and it excludes as well, those living on reserves or farms.)

For renters, the situation is worse. In 1996, 43% of all renters spent 30% or more of their income on shelter, compared to 35% in 1991. The increases are most profound in lone parent and single person households.

The increases in the number of households experiencing affordability problems is more related to decreases in real income than it is to increases in shelter costs which have remained fairly flat over that period. Renters in Canada experienced on average a 12.4% reduction in income over the census period.

Now, I want to tell you about the changes for the two major centres in Alberta: Calgary and Edmonton.

In Edmonton, 40% of all renters are paying at least 30% of income for housing, while almost 16% of owners find themselves in this position.

In Calgary, 38% of renters are living in housing for which they pay 30% or more of income and the corresponding number for homeowners is almost 17%.

Let's look at what is happening in a number of smaller centres:

There are other reasons why need is growing in Canada. Until the mid 90's, the federal government was still funding the development of non-profit housing in partnership with provinces and territories. Now, the federal government is offering to transfer the administration of non-profit housing to provinces and territories and aside from on-reserve housing, is no longer supporting the development of non-profit housing. Only two provinces remain heavily involved in producing new non-profit housing, those being Quebec and British Columbia.

This shift in policy marks an abrupt end to a noteworthy 50 year history of building an affordable housing stock. There is no indication of where we go from here, no blueprint

for the future, no clear definition of roles. I believe this to be a great failing on the part of senior governments.

Private sector investment in rental housing has also ground to a halt for a number of reasons. The most immediate consequence of this increasing disinterest on the part of investors is the deterioration of first physical, and second the social environment of rental housing. This can then lead to a decline in the quality of life of both the tenants and the neighbourhood with serious long-term impacts on municipal expenditures on policing, social services and infrastructure.

The recent cuts to funding for new social housing has forced exploration of new options. New housing is generally expensive to build - which is why private developers are not building rental housing. The economics just don't work. The problem is even greater for the traditional non-profit providers trying to serve a low-income clientele -- where the rent revenue is very low.

Tomorrow, I will tell you about the kind of projects that community groups are proposing in the absence of non-profit housing programs. It is clear from our experience to date that there is still the need for capital contributions to make these projects work. Where the affordability problem is small, it is possible that costs can be cut to the point where a mortgage can be assumed, but for low income households, incomes will not allow for assuming a mortgage or paying market rents. This is particularly true in areas where market rents are increasing due to healthy economies. Many of those new jobs created are part time or in the lower paying service sector. Such employment will not allow the household to pay market rents, even when there are two income earners in a household.

Without a concerted cooperative effort by provincial and federal governments, it will not be possible to address those households in deeper need. While a stock of non-profit housing exists in Alberta, it is by no means large enough to meet all the needs.

The federal government has not wanted to enter into any discussion of a possible role in adding to the supply of non-profit housing until it completes its negotiations with provincial and territorial jurisdictions.

We can't wait for that to happen. It is time to develop a plan and a policy that will tell all Canadians what they can expect in housing and provide a blueprint on how to get there.

I want to end with a quote from Ann Golden who is Chairing the Metro Toronto Task Force on Homelessness. This is from a recent article in the G&M. It describes the current state of affairs around growing homelessness.

"..There is no current consensus about what to do, about the demographics of homelessness, no complete map of all the components of the mental-health and housing-support service system, no cost analysis of these programs, no complete data on evictions-all of which are necessary to permit us to develop a preventative strategy... Our society knows more about consumer cosmetic preferences than it does about the essential elements of homelessness..."

DENNIS FREEMAN

I'm sure everyone in this room would agree that shelter (housing) is one of life's basic necessities. Abraham Maslow's concept of human need states that people must satisfy their basic needs for survival and safety before they are interested in satisfying needs for belonging, for self esteem, and finally for self-actualization. To illustrate, a person who does not have adequate shelter or is fearful for his or her safety would have difficulty giving priority to becoming skilled at a particular job (self esteem). This theory is supported by recent research in the U.S. on participants in education/retraining programs. It concluded that accommodation was a critical component of social well-being. In other words, it's tough to get and keep a job if you do not have adequate, affordable and stable housing. Most would also agree that decent, safe housing should be within the reach of all households. Regrettably safe, adequate affordable housing is out of reach of many Edmonton households.

In Edmonton, a little more than 19% of all families live below LICO, or the Low Income Cut-Off. For a family of four, that equates to approximately \$31,400 per year. Absolute poverty, a term recently coined by the Edmonton Social Planning Council, is defined as one-half of LICO. Using this more restrictive definition, a little more than 8% of all Edmonton families live in absolute poverty. Single parent families are the single largest segment of those in absolute poverty. This is reflected in the results of the 1997 Social Housing Client Profile Survey. Over 70% of residents do not have a spouse. Eighty-two percent have children under the age of 18 living at home. And the average household income was approximately \$13,700.

June Callwood also spoke about Edmonton's minimum wage. At \$5.00 per hour, Alberta has the dubious distinction of having the lowest minimum wage in the Country. Assuming that they are fully employed an individual earning the minimum wage can afford housing in the \$250.00 per month range.

The purpose of me trotting out these numbers is to illustrate that meeting housing needs of low-income individuals is a challenging if not daunting exercise. When I was asked to be a panelist, I was told that I was to speak to land use as a tool for addressing low-income housing needs. Frankly, land use reform is not going to solve the problem. Yes we can allow smaller lots, higher densities, narrower roads and other servicing reductions, all of which will improve affordability, but land use reform will do little to address the housing needs of the lowest-income households.

Simply put, what is needed is political commitment and funding. I'm sure some of you will argue that the money ought to be put into the hands of the consumer, so that they have sufficient income to afford adequate shelter; others will argue that the money should be put into producing housing that low income people can afford. But either way it requires money.

As the single largest budgetary expenditure of most- and certainly all lower-income households - housing can represent an important point of intervention for social and income support, according to Statistics Canada. The cost of housing has a particularly

dramatic impact on the lowest-income households, because housing is rarely available below a certain rent lever. Therefore very low-income households pay a large proportion of their income towards housing. By working to reduce high costs, housing can be an effective tool in reducing poverty - especially child poverty.

To illustrate, a so called single employable person receiving "Supports for Independence", a euphemism if there ever was one, receives \$168.00 per month for shelter. A grotty, 100 square foot room in an inner city rooming house rents for on average, \$225.00 per month. They pay their rent by robbing their food budget as ??? in the Study highlighted in today's paper, hence the astronomical increase in the use of the food bank.

Given the significant impact adequate, affordable housing can have on individuals and communities, one would expect that housing policy, and especially social housing policy, to be a central tenet of social policy. Yet housing is seldom part of the social policy debate. Notably, social housing was excluded from the formal Social Security Review begun in 1994 by our Federal Government. So when we talk about obstacles, I don't think of regulations, I think instead about political commitment and funding. How do we get housing back on the political agenda? This symposium is an excellent start. I applauded the Minister of Municipal Affairs. I read with interest an article in the Globe & Mail last week, relating the frustration of FCM delegates to the Prime Minister's refusal to extend the infrastructure program. I agree that money is sorely needed to upgrade sewers and roads in our municipalities. Indeed, the City of Edmonton projects that the difference between what we can afford to spend on infrastructure improvements and what is needed, will increase dramatically in the next 10 years. However, neither the federal infrastructure program nor the City's forecast, considered the need for improvements and additions to the most valuable piece of infrastructure in our cities, and that of course is housing. It isn't new sidewalks or newly paved roads that make a community, it's housing. Therefore, I think the biggest obstacle to meeting the housing needs of low-income households is the lack of political commitment at all levels of government.

There are to be certain other obstacles. The lack of community support for low-income housing as it is better known, the NIMBY syndrome, for example. Land use regulations and building codes present yet another obstacle. For example, the Edmonton Land Use By-law requires that rooming houses provide so many parking stalls per occupant. My inspectors have visited close to 500 rooming houses in the City, and we have yet to find a rooming house occupant that owned a car.

Another major obstacle is financing. In the past few years, the non-profit sector has been the major provider of social housing. Yet they find it difficult to receive conventional mortgage financing without obtaining CMHC insurance, which adds an additional cost to their projects. Prospective individual homeowners seeking a lower cost home in the inner-city speak to the difficulty of obtaining a mortgage. Through our delivery of the Residential Rehabilitation Assistance Program, we have seen first hand the difficulty that rooming house landlords have in obtaining financing for their renovations.

Finally, land or more correctly the lack of land dedicated for low-income housing is a major obstacle. Before it was struck down by the courts, the City required that every subdivision include a certain percentage of land dedicated for social housing. That had the double benefit of securing land for social housing and negating the NIMBY syndrome.

But the largest obstacle is the lack of political commitment and funding to address housing for low income Canadians.

SOLUTIONS

MAJOR LARRY SCARBEAU

INNOVATIONS & PARTNERSHIPS:

- 1) Mission and mandate of The Salvation Army, ARC - Our mission is to provide humanitarian service to meet the physical, emotional, mental and spiritual needs of all who come to us for help. We perform this service with "Heart to God and Hand to Man" - In the last 4 years our Centre in Edmonton has changed its mandate to reflect the need in the community. We are no longer an emergency shelter providing shelter to the homeless. Our clientele are seeking long-term housing that they can call home and find other services readily available.
- 2) Our Centre has changed from a hostel format to a men's residence model where there is more freedom of choice while maintaining the level of safety and security the men are seeking. We will be providing 64 private rooms 4 semi-private beds and 3 - 8 bed dormitories. In addition we will soon open a 1,000 square foot common room where activities such as shuffle board, billiards, cards and TV viewing will be available.
- 3) Specialized services have been developed to meet the multiple needs of our residents. There include—Medication Supervision service, transportation to doctors appointments, in house mental health services, increased security, recreational events and outings, home care support, free laundry services, cable TV services free of charge for private room tenants.

MAYOR DOUGLAS L. FAULKNER

We are here today to offer solutions to the obstacles of providing low income housing. I firmly believe that all levels of government need to put housing back on their agenda and commit to building a partnership. In other words, who has to do what to make this work?

First, what can the province do?

OVERHEAD - PROV. & MUN. GOVERNMENTS**Contribution Sources Possible Options****PROVINCIAL GOVERNMENT:**

- ◆ Capital - % of Revenue from sale of Provincial lands in the Community/Region.
- ◆ Sale of land at a reduced price.
- ◆ Provide low income housing management bodies extra moneys to obtain more units.
- ◆ Permit management bodies to use funds from their budget efficiencies and surplus towards acquisition of new housing units.
- ◆ Private landlord rent subsidies at economic rates.

MUNICIPAL GOVERNMENT:

- ◆ Linkage Programs - Revenue generating from building development.
- ◆ Implement land use by-law conducive to development of affordable housing.
- ◆ Waiver or reduction of development application fees.
- ◆ Sharing of service costs.
- ◆ Community Partnerships, i.e.: Rotary, Legion...

There exists land within our municipalities which is Crown owned and some of this land is located in central locations within our cities and towns. In recent years, we have experienced the downsizing of the provincial government work force. In many communities, court houses, government offices and other buildings are occupied well below capacity. It is unlikely that in the near future there will be a rush to construct new government buildings on vacant Crown land.

This land can be put to good use, particularly in the development of affordable accommodation. What I am suggesting is not a freebie, but rather the sale or leasing of land at a fair cost, based not on temporary or speculative values, but rather on long term worth.

The province may want to identify lands which are appropriate for affordable housing, and then appraise it based on a 10 year averaging. This would provide a fair and long term evaluation of Crown lands which would not unrealistically raise land costs based on short term speculative conditions.

Municipalities need to be innovative!

We need to assist developers with innovative approaches to land use, and we must be prepared to be more flexible with our land use and zoning by-laws; not mentioning our fee structure.

Our respective staffs also need to make these projects a priority, and to assist developers with research assistance and advice.

OVERHEAD - FEDERAL GOVERNMENT & INDUSTRY**FEDERAL GOVERNMENT:**

- ◆ CMHC
- ◆ Mortgage insurance/Financing
- ◆ Project Development Funding
- ◆ Research and Advice

INDUSTRY:

- ◆ A contribution as part of the mitigation of development impact on community.
- ◆ Employee Funding Program for Housing.
- ◆ Research and Advice.

The federal government also has a role to play. The CMHC was developed to assist in the financing of new projects where conventional lending sources are not an option. Let us bring this federal resource into the partnership with mortgage insurance, project development funding, research and advice.

Although industry is not essential to this mix, large companies need to recognize the value of a strong service sector, and the advantages of affordable housing.

Where appropriate, industry needs to be encouraged to participate with development funds and in some cases housing subsidies. These partnerships, however, need to be community specific. Different conditions apply to different communities. But these partnerships with industry need to be explored.

This leads me to the discussion of a trust fund. A trust fund can be used as a tool to address imbalances in the affordability of housing.

We view a Trust Fund as one of the tools which may be utilized to develop low cost housing solutions and provide a range of assistance to those who cannot afford high cost housing.

We believe that such a fund can generate predictable, sustainable and dedicated funding to meet housing needs.

OVERHEAD**WHY DEDICATE FUNDS TO A HOUSING TRUST FUND:**

- ◆ **Make a Commitment.** It is an expression by a government entity that it wants to do something about low income housing. It recognizes the long term commitment needed to correct housing problems.
- ◆ **Secure Funding.** Knowing funding will be available makes it easier to provide low income housing. Program administrators can plan and hire and train staff. Low income projects require considerable lead time to piece together. When funding comes and goes, loss of momentum and inefficiencies result.
- ◆ **Leverage Funds.** Housing trust funds provide better opportunities for leveraging resources than do most other programs. Funders want to see required financing before they commit. Funds can be used for required match for other sources.
- ◆ **Generate Income.** Housing trust fund dollars are invested while they wait commitment to specific projects. Repayment from loans ensure continued funds for low income housing.
- ◆ **Separate Funds.** Available funds for low income housing are segregated and dedicated to specific programs. Relieves elected officials from searching each year through scarce general funds to provide needed resources for housing among competing demands.
- ◆ **Build a Visible Track Record.** Allows non-profit organizations, the government and industry to document their accomplishments over the year and demonstrate the impact a housing trust fund can have.
- ◆ **Allow For Flexibility In Addressing Housing Needs.** A housing trust fund can respond to unique opportunities and problems, shifting as circumstances change quickly, responding to new needs when they become clear. Funded programs are limited to specific predefined parameters.

The following are five keys to the Trust Fund:

OVERHEAD**FIVE KEYS TO A HOUSING TRUST FUND:**

- 1) **On-Going.** Housing Trust Funds provide an on-going source of revenue identified for and dedicated to the provision of housing, providing continuing stream of revenue each year.
- 2) **Production-oriented.** They allocate revenue directly to support the construction or preservation of housing or for other housing services.
- 3) **Targeted.** They commit collected funds solely for support of housing for lower income households and they attempt to address housing needs that no-one else is addressing.
- 4) **Permanent.** They come into existence by ordinance, legislation, or policy of a unit of government and would require similar government action to dissolve them.
- 5) **Local.** They are locally funded and controlled using non-government financial sources as local supplements to traditional federal/provincial support for production of low income housing.

We believe that this is an innovative option which may have considerable value to our respective municipalities.

Conclusion:

This is a workable formula which is not based on handouts, but rather on sound economics which accounts for the long term housing needs for those who cannot afford homes or apartments during these demanding economic times.

Much has changed since the last economic upturn in the province of Alberta. We are all wiser and we all agree in the value of partnerships which promote "win/win" scenarios for all parties.

LARRIE TAYLOR**OUR PLACE**

I have selected this project to illustrate how the program requirements were incorporated and how the needs were identified and some of the obstacles were resolved.

NEED

The Edmonton City Centre Church Corporation was managing the Women's Shelter on 105 Avenue. This was a dormitory type shelter in a deteriorating building. The facility was intended for short term stays. If I recall the residents had to be out during the day meaning that for most of them they were on the street because they had no place to which they could go.

ECCCC recognized that although this was a place intended only for very short stays, that for many of the women, especially those with mental health problems it had become their permanent residence. ECCCC set out to change this and after a long process constructed Our Place, a home for 10 women who had a history of mental health problems,

ARCHITECTURAL PROGRAM REQUIREMENTS

The staff who had worked with the residents at the Women's Emergency Shelter worked with me to develop the architectural program.

Three basic requirements for the new facility were identified:

- each resident required their own private room into which they could withdraw when they needed time out,
- the facility was to have a welcoming social space to encourage the residents to interact and to socialize with others. This space was to appear much like the living room, dining room, and kitchen in a private residence. It would be in this space, that the presence of the staff care givers would be most evident, and
- the facility was to provide a sense of being a safe and protective environment for the residents.

DESIGN

- separation of community and private space
- describe organization of spaces
 - variety of common spaces
 - courtyard - subject to hassling on the street
 - private bedrooms of very similar design
 - variety of bathrooms
 - wall construction
- building appearance

SOME OBSERVATIONS

- transition give example of woman who moved into ECCCC2

SOLUTIONS/CHANGES

INVOLVEMENT IN THE PROGRAM AND DESIGN DEVELOPMENT

I would recommend that because facilities such as these will be home to the residents and the operating staff that they be involved as much as possible throughout the process. Architects are usually brilliant, but they would be the first to admit they don't know everything. It is imperative that the program requirements be developed in a cooperative participatory model.

INVOLVEMENT IN THE DEVELOPMENT PROCESS INVOLVING FUNDING, LAND, AND DEVELOPMENT CONTROLS

THE PARTICIPANTS

It is my position that development of housing for the very low or no income persons will not be provided by the private sector - there is little or no economic return and God only knows operating and managing these types of projects takes a special type of person or organization, many of these facilities require more than just a real estate management approach - supportive services are essential for the residents. In developing strategies for this area there is a need for a cooperative model which includes the not-for-profit organizations, at least the municipal and the provincial government, and the residents of the local neighbourhood.

- need to recognize valuable resource represented by not-for-profit groups
 - organizational experience and skills - to provide supportive environment
 - rapport with those in need - level of trust

FUNDING

- The issues of financing both the capital and operating costs of these projects will require some level of public support probably involving all levels of government. Historically private sector mortgage funding has not been directly available or has only been available when supported by public mortgage insurance. There are others here more qualified than I to discuss this critical area.

LAND

- The issue of land will usually require the participation of the municipal level of government or some form of land trust. In the past as I mentioned yesterday during my presentation, the projects built in the Boyle Street and McCauley neighbourhoods occurred during a period of very slow real estate development. But this situation means there is no reliable source of land in desired locations available when needed. I also heard that some communities such as Fort McMurray have no land at all. I would support the idea of some type of dedicated land trust for future housing.

DEVELOPMENT CONTROLS

- Although there has been little evidence of NIMBYISM in the projects with which I have been involved, every effort should be made to minimize such opposition. Because development of low income housing will usually occur in existing neighbourhoods, the issue of developing appropriate land use controls will require the cooperative effort of the local government, the not-for-profit organizations, and local community organizations to define clearly the types of controls or discretion required but which will not be seen by local communities as a threat to their quality of life so as to minimize risk of encountering effective community opposition to development.

GEORGE KELLY

- Based on yesterday's discussions, it is clear to me that all solutions require \$'s.
- Some possibilities are:
 - funding for operating and capital costs for housing providers, e.g.
 - Housing Trust Funds (see attached handout's)
 - Provincial and federal capital grants
 - Municipal land donations, municipal tax abatements
 - Corporate Involvement through donations, tax credits
 - Long term/flexible rent supplement
 - raising incomes
 - raise minimum wage
 - raise SFI shelter allowances and benefits
 - provide funding for supportive management practices which deal with the behaviours described in yesterdays presentation. However, the solutions are time consuming.

SHARON CHISHOLM

Question for Tuesday:

What innovative programs/projects have been done?

Yesterday, we identified the need for action. Today, I want to tell you more about an initiative that CHRA is involved in, Homegrown Solutions, and a recent survey that we conducted called ***New Ways to Create Affordable Housing***. Finally, I want to tell you about CHRA's proposal for the creation of a foundation to assist with the creation of affordable housing.

It is growing more difficult to find ways to encourage the development of affordable housing. When the federal government was an active player in social housing, it was possible for provincial governments to consider partnerships. Now provinces will have to find more to bring to the table to get a project started.

The Homegrown Solutions initiative is promoting new ideas and approaches to address affordable housing. These cases illustrate number of examples that have used a community development approach to develop affordable housing and stimulate neighbourhood revitalization.

Homegrown Solutions is a small grant program funded by CMHC and delivered by CHRA. We have now provided grants of up to \$20,000 to 31 community groups to help them develop their idea further. This funding does not come close to covering the cost of producing or acquiring housing - but it does fund the staffing to implement a community based process.

One of the most interesting outcomes of this process is the profile of applicants - we expected the traditional non-profit and co-op housing resource groups and sponsors to be a significant audience for this funding. As it has materialized, a large number of applicants have been non-traditional groups involved in broader community redevelopment, rather than specifically in housing. For these groups, housing is a tool to pursue their broader community development goals. It is a vehicle to help develop a focus and also a set of usable employment skills. By taking an active interest in purchasing and rehabilitating existing housing in inner city areas these groups are generating a new sense of community ownership - a critical ingredient to revitalizing neighbourhoods

I would like to briefly overview a number of the groups that received funding under Homegrown Solutions.

The West Flats Community Group in St. Albert have worked in close collaboration with the City of Prince Albert to develop an assisted home ownership initiative aimed at upgrading the existing stock, developing rehabilitation skills and providing affordable ownership - or lease to purchase options. This is an initiative that allows Low-income households to purchase their own homes at costs below that of renting. Benefiting from the relatively lower price of housing in Prince Albert, the initiative has developed a program *Home Ownership Made Easier (HOME)* to acquire and renovate existing homes. An advisory group of community partners helped low-income households form a cooperative that oversees the purchase and renovation of the homes and holds the mortgage until it is repaid over a 10-year period. At this point, the occupant receives title. The cooperative members participate in providing sweat equity, in the form of renovation labour, toward the down payment. The province and city have also provided some financial assistance to help meet the 25% down payment. City building inspectors have assisted in providing inspections of the properties and identifying necessary repairs.

Since its inception in early 1997 the cooperative has assisted 14 households to acquire and renovate homes for less than \$40,000 and valued at approximately \$53,000 after renovation. The typical monthly cost is under \$350/month. Their aim is to assist 20 households in this pilot phase.

In Regina, the Core Community Group is an active organization, established in 1976 specifically to improve the residential character of the core area of Regina. The area is characterized by an older pre war stock, where 65% of dwellings are rented. Almost half of the households have incomes below \$15,000. In 1997 the City By-law enforcement officer cited 48 properties in need of major repair and an additional 227 in need of minor repair. In each of 1996 and 1997, 10 homes were either boarded up or demolished.

In response to the poor state of the stock and long term decline, the group has initiated a community development process to address these problems. Two components of their broader efforts involve the creation of a volunteer Inspection Program to assist owners in violation of standards to explore alternatives to boarding up or demolition. To implement alternatives the group has established a Hire a Neighbour Program. Area

residents can register to participate in this program which will provide training in rehabilitation skills in collaboration with accredited local training institutions. The Core Community Group will establish a repair co-operative providing repair services to area homes. Funding will come in part from HRDC, Human Resource Development Canada, and provincial social services, the city will provide in kind assistance with their inspectors helping in developing inspection manuals. The Homegrown Solutions grant will be used in part to purchase tools and materials to be used in initial upgrading efforts.

In Winnipeg, the project was initiated by the Real Estate Board who have created a Housing Opportunities Partnership (HOP) wherein they will purchase existing properties priced between \$20,000 - \$35,000 and then work with modest income first time owners to help complete renovations and resale of the units to the new resident. The initiative is being funded through a Housing Trust Fund established by HOP. The Fund is capitalized by payments from the Manitoba Securities Commission earned on real estate broker trust funds (this source generated \$129,000 in interest earnings in 1997).

In addition, HOP has secured a grant from HRDC under the Winnipeg Development Agreement (the latest incarnation of the tri-partite funding that has provided resources to the Winnipeg core area for many years). The HRDC funding will cover labour costs associated with the rehabilitation work. Once the homes are sold to the new buyer, at a price to reflect the rehabilitation, the fund is replenished by the mortgage proceeds and can be used to fund further acquisitions.

The Winnipeg Real Estate Board stands out from most other demonstrations funded by Homegrown Solutions. Here there is a strong private sector involvement, but strong links to community based organizations are lacking. Our interest was in gaining documentation of the housing trust fund model, which we feel is a good example to try and emulate. Ideally it would be beneficial to link this private sector interest into the activities of local community groups but to date this has not occurred. In part this is due to a disagreement between HOP and other community groups. HOP is focusing on areas of the inner city where the state of decline is not as extensive - their aim is to maximize opportunities for success. Their focus is more on creating home ownership opportunities (arguably, motivated by enlightened self interest in associated brokerage fees). Critics feel the initiative should be targeted to areas of greater need and should be integrated as part of a community development model so that it not only introduces ownership into the community, but strengthens participation and a sense of belonging in that community.

The Edmonton Coalition is also trying to develop a housing trust fund. Perhaps Alberta should think about how a trust fund for housing can be developed during times of booming housing markets. Now is the time to build the war chest for more difficult times.

The success of these Prairie initiatives is largely based on the availability of relatively low priced existing housing. The higher costs in larger urban centres have proven to be

a more significant constraint to success among the groups in these cities. Most continue to struggle forward in their efforts.

In Montreal, a number of older inner city neighbourhoods particularly in the central city, have experienced decline. One group funded under Homegrown Solutions in the Petite Patrie area of the City of Montreal found that in one block as many as 25% of the existing apartments were vacant or boarded up. They have initiated a process to try and gradually acquire these properties and convert them to non-profit co-operatives. It is their belief that if they can purchase the entire block they can have a major impact on revitalizing the local community - including the commercial area. It is their expectation that they can acquire these units at a cost of approximately \$25,000 each and post rehabilitation can make them available at rents in the range of \$400 per month.

Quebec is one of the few provinces that still have a set of programs to fund rehabilitation and non-profit development and the group plans to access this program to fulfill their objective. In this sense, the lessons for other parts of the country are more limited - other than the fact that without subsidy it is difficult to pursue even acquisition and rehabilitation initiatives in some centres.

Each of these examples illustrates a fundamentally different approach than those used since the mid 1970's which provided subsidies largely for new construction. Without these subsidies the new approach is one that sees the existing stock, however deteriorated as an asset and has developed a variety of responses to maximize use of these assets while improving the physical and social conditions of the areas.

Homegrown Solutions is a very small initiative, incapable of solving major housing issues. What the initiative will do however, is help us see our way into a new era. We know that things will be different within a new federalism or a social union or an improved co-operative federalism. But none of us knows what that will mean for housing.

I have brought with me the survey on innovation in affordable housing in Canada that I mentioned earlier. I want to note something of interest in that work. Albertans are by and large interested in innovation, willing to try something new and have come forward with many of the new ideas that you will find in the study. Equity co-ops serving seniors and couples have been pioneered in Alberta. Some co-housing projects are underway which have affordable sale prices. There have been at least six non-profit rental projects developed without the benefit of government programs and there is an effort to bring four special needs projects on stream. The strength of the community sector and its willingness to be part of a solution has to be acknowledged. Alberta's community groups, more than most, took the time to fill out the questionnaire, share new ideas and wanted to keep abreast of any new activities that were occurring across the country. That is a great asset to this province. You should take the time to review some of the ideas which were generated through that survey.

In Canmore, for example, the group can make their project work but require rent supplement units to be able to target some of the units to very low income households. Most provinces have a number of dormant rent supplement units. If this is the case in

Alberta, here is a way to get one project started and the great thing is that the federal government will pay most of the cost.

There are many examples of community and neighbourhood based solutions, each tailored to meet the needs of a particular Canadian community and take advantage of the resources at hand. Most groups have developed very good ideas, have brought partners and equity to the table. But many are still unable to take their ideas and commitment further. They simply lack the significant capital that is needed to make housing affordable.

We must find a way to use this community goodwill, knowledge and expertise. **CHRA is proposing that a foundation be set up and initially funded by the federal government to provide interest free loans to these groups.** With small amounts of equity, we are convinced that a large number of affordable housing units will be created. In fact, the pro formas that we are seeing indicate that with the partnerships that are in place, smaller amounts of equity will enable many more projects to get started. For the projections that we have done for the CHRA proposal to establish a national foundation, we have used \$20,000/unit as the average of what would be needed to create affordable housing. This of course requires the contribution of some form of equity at the local level. But it does not require an on-going commitment to administering and monitoring the projects and providing subsidies...and it does assume that a revolving fund would be set up so that eventually the foundation is somewhat self supporting.

The experimentation and innovation that is occurring now will give us the core of the ideas that will be useful to us in the future.

Housing will return to the national agenda. When it does, will governments be ready with ideas and a way to implement them? Housing is the sleeping giant in Canada. It will not sleep for ever.

DENNIS FREEMAN

"From your experience and knowledge, what 'neat things' have been done to respond to the housing needs of low income people in your community?"

- Edmonton Joint Planning Committee on Housing (EJPCOH)

Formed in 1990 by the Mayor of Edmonton and the Minister of Municipal Affairs. It involves representatives from four provincial departments, CMHC, the City of Edmonton, the Capital Region Housing Corporation, HomeEd (City of Edmonton Non-Profit), EHBA, and the Edmonton Coalition on Homelessness, which itself represents 30 community based housing agencies. The EJPCOH has researched the housing needs in Edmonton and is currently developing a strategy to address those needs.

- The Mayor's Task Force on Housing

Although this task force presented its findings to City Council in 1992, it is worth remembering the impact this had in raising the plight of the homeless and low-income households.

- The Office of the Commissioner of Housing

One of the recommendations of the Mayor's Task Force on Housing was the creation of one office in the administration that would be responsible for low-income and special needs housing.

- The Safe Housing Committee (SHC)

Another recommendation of the Task Force was the creation of a multi-disciplinary inspection team to inspect and upgrade inner city rental properties. Prior to the creation of the Committee each agency inspected properties separately and on a complaint basis only. The SHC recognized that current building codes were principally designed for new construction and if applied to older rental properties would result in prohibitive costs, and in turn would result in a stock of low income housing being removed. Therefore the Committee established the Safe Housing Standards. These standards outline the minimum standards of health and safety for existing rental properties. To date, the Committee has inspected well over 500 rooming houses and suited buildings in the City.

- Smoke Alarm Program

One program that grew out of the Safe Housing initiative was the smoke alarm program. Given the generally small size of rooming house units, traditional smoke alarms will be set off by excessive smoking or the tenant burning their toast. This in turn usually results in the tenant disabling the alarm. As a result, we provide the tenant with a silenceable smoke alarm at no charge. These alarms have a feature that allows you to silence them for a short period, and then they automatically reset.

- Rental/Rooming House RRAP

The City of Edmonton has proudly delivered the Residential Rehabilitation Assistance Program since its inception in 1974. However, funding has been limited in recent years. In order to make the limited dollars go further we have required that landlords contribute 50% to the cost of renovations, with the Program picking up the other half. This has allowed us to double the number of units upgraded under the Program.

- Low Income Capital Assistance Program

This program allows our office to subsidize the cost of city owned land for low income and special needs projects. Recipients have included Habitat for Humanity, the Handicapped Housing Society of Alberta, Nalta, and E4C. Projects have ranged from single family dwellings to a 16 unit SRO building. Although this program has limited funding, approximately \$275,000 per year, it has provided necessary seed money for these projects. Indeed, the City's contribution amounts to approximately 16% of the total cost of the projects.

- **Edmonton Housing Trust Fund**

Although still in its formative stages, I believe this initiative holds much promise to addressing the needs of low income households in Edmonton.

PARTNERSHIPS

MAJOR LARRY SCARBEAU

The following partnerships or cooperative relationships have been established:

- 1) Pharmacy services through Central Care Pharmacy
- 2) Nursing services in-house provided by Boyle McCauley Health Centre
- 3) Mental health therapist and psychiatrist providing assessment in-house
- 4) Social services providing support to allow us to provide services to the 'hard to house'
- 5) AISH workers providing special arrangements for handling rent payments for the mentally ill who have budgeting difficulties
- 6) Potential new partnership with Municipal Affairs to setup a Rent Supplement Program for residences on the lowest income support from Social Services

Once again those who are seeking a HOME need more than a HOUSE they need...

- H - Help to build a life that is secure
- O - Observe others in the community demonstrating compassion toward them
- M - Make friendships that will last a lifetime and provide security
- E - Everyone to show respect for individuality and personal rights as well as allowing them to take personal responsibility.

MAYOR DOUGLAS L. FAULKNER

I am here today to speak to you about an innovative new partnership which I believe can assist in the development of new affordable housing. This partnership identifies common ground between the federal government, province, municipalities, the private sector and other partners, and proposes ways to invest, and ultimately yield valuable social and economic results for all parties, in particular citizens of lower income.

OVERHEAD
PRINCIPALS FOR THE SUCCESS OF PROVINCIAL, MUNICIPAL, FEDERAL
GOVERNMENTS, INDUSTRY IN PARTNERSHIPS

- ◆ Mutual Goal
 - Affordable Housing
- ◆ A Shared Commitment To A Mutual Goal
 - Land, Resources and Funds
- ◆ Mutual Benefits For All Partners
 - Housing For Community/Public/Employees
- ◆ Involvement Of Some Degree Of All Stakeholders In Planning

GEORGE KELLY

- Partnerships
 - can we involve the private sector??
 - there must be some other motive for them, since return on investment is doubtful given the income levels we are talking about.

GENERAL COMMENTS

SHARON CHISHOLM

Day One

Next Sunday is Father's Day, I know that many of you, of us are parents, godparents and maybe even grandparents. In parenting, we want to make sure that our children have the things that are most important; a sense of security, consistency, continuity, along with the regulars: love, discipline and a good diet. All of the recent evidence from the Fraser Mustard studies indicates that investment in the child's early years is the most critical and indeed that it saves a good deal of cost in other areas in the future. Without secure housing, children will not get that essential foundation.

And what about grown up children? For them to fully realize their potential, they need a place to live that offers security and the ability to work and participate in community life.

Our work over the next two days then is critically important. Housing is the key link to improved neighbourhoods and healthy outcomes for children.

Then why is it that housing does not show up as a priority issue on public surveys? Is it that Canadians feel that we are well served? We have a well developed home building sector, access to mortgage financing at reasonable rates, and many other factors which

contribute to a healthy housing system. This system did not come about accidentally. It was put in place through concerted government policy. Builders are certified, materials are tested and standardized, research has been done in any area which threatened the good reputation which the Canadian home building system has.

But there has never been a comprehensive policy on how to house those in Canada whose incomes put them outside of the market. While we have had a number of very successful program initiatives, they have not taken place within an overall strategic policy context.

Now we have a rapidly increasing number of households in need and we are beginning to experience inner city decline in some major urban centres. Alberta has just had a wake up call with a shortage of affordable housing supply. As the economy gets revved up, the shortage in supply will be more pronounced.

We need a way to address those areas where the market does not work. These problems are not just the responsibility of one level of government but come about in an environment where all governments have a part.

What do we do about housing not being a priority on governments agendas? Well, we know that there is deep concern about the future of our health system, about the cost of education, about community safety. But these services are inter-connected with housing. We need a solid framework for the provision of housing. Housing is an essential building block for better outcomes and healthy communities and healthy Canadians.

Yet in the area of housing, Canada is essentially rudderless. No one is quite sure where we are going, who is in charge, **where the buck falls** so to speak. Some question whether there is a role for government. At the same time, there is no convincing evidence the private sector can meet the need. I think that we will discover that housing policy in Canada cannot be left directionless for too much longer. It will not be possible to realize our goals of safe communities, better outcomes for children and better health for all Canadians without addressing the housing area.

Day Two - FINAL COMMENTS

A role for planners

Traditionally, planning departments treated non-profit developers like another developer. The non-profit housing groups secured a funding commitment and had program resources to pay development fees and proceed through a standard development process. The groups also generated development fees and had some cash reserves to enable them to speculate and fund pre-development activities such as options and rezoning. This is no longer possible. Groups are strapped for cash and operate on a shoestring. They bring forward projects in which the financing package is at best precarious. But they also often bring a set of skills and community based support that can be a valuable tool in turning around a deteriorating community. Planning departments can be effective allies to turn this struggle into success.

In Prince Albert, the City was an active participant in the process, and while allowing the community group to manage its destiny provided staff support and advice and a small cash grant (up to \$1,875 per unit, or 5% of the post rehabilitation purchase price). The City of Montreal has been an active proponent in getting the province to develop and cost share a program to support the inner city. The City of Toronto has been active in two initiatives where it provided grants and a loan guarantee.

Intuitively, there is a win-win potential for planners and cities to embrace these new approaches and to work with community economic development groups. The cost of expensive city services like policing and social services can be reduced. The fiscal benefit for the city can be in the form of stabilized values and the associated tax base for the city. It also benefits the residents - in some cases creating new employment. The Homegrown Solutions examples demonstrate first of all that through an effective community organizing process it is possible for the community to take ownership of the existing stock. Planners and municipal officials can help facilitate this process by becoming proactive participants -- providing expertise and guidance, in kind support and possibly even some financial assistance (cash or breaks on fees and charges).

Non-profit housing: the best investment

In terms of new investment, our research indicates that Canadians are better served when we consider quality of life and cost-effectiveness by non-profit housing so that will naturally remain our focus. Copies of study available.

The problem with letting the federal government out of housing

Even if it is accomplished over the next year, the transfer of the administration of social housing to the provincial level should not be equated with a complete federal withdrawal from social housing policy in Canada. Senior governments including the federal government remain involved in addressing housing affordability issues. In fact, the Metro Toronto Stakeholder Panel on Housing in its final report to council noted that "Providing additional housing for low-income households requires some form of subsidy ... achieving affordability for large numbers of low-income households requires subsidies from senior levels of government."

CMHC now provides some assistance to groups through the Canadian Centre for Public Private Partnerships. While the centre provides tools like mortgage insurance of development loans, it does not provide any capital grants. The tools are useful, but is not enough to reach lower income households.

CHRA is not arguing that the government of Canada must be responsible for all of social housing or remain active administrators of social housing. Rather, we are saying that the federal government cannot afford a passive, hands-off role. It is fully in the national interest for the government of Canada to continue to find ways - within the bounds of its constitutional jurisdiction - to encourage and promote and where possible require the development of social housing as one of the key means of providing affordable, adequate housing for all.

What might be the consequences of the federal government abdicating any responsibility in the field of housing? It is all too easy to see that a municipality which acts responsibly to try and improve its supply of affordable housing will often be left at the mercy of its neighbouring municipalities, who may be very happy to send their problems into someone else's community and to see someone else's money being spent. The same may be true *between* as well as within provinces: it is no more difficult to get from Regina to Winnipeg or Calgary to Vancouver than it is to get from Ottawa to Toronto or Quebec City to Montreal. But Canada is a single nation with free movement of people between provinces. This means that a province, just like a municipality, has the same incentives to under-invest in affordable and social housing.

Alberta has a direct interest in the housing policies or lack of policies of neighbouring provinces. If it accepts the transfer of existing social housing, it will want to be certain that the moderating role which has been played by the federal government in the past is continued in some fashion.

The need for capital

From our work as managers of the Homegrown Solutions initiative, it is clear that communities and municipalities are willing to respond to local housing needs. However, they are constrained. Some projects have been launched where land and other equity has been donated or leased/loaned on favourable terms. These projects, however, cannot reach the neediest of Canadian households. Subsidies or grants are required to bridge the gap between what these households can afford and the break-even cost of renting the housing unit. We know that governments are reluctant to return to long term commitments, but there is ample evidence that with some assistance, community groups can take on the role of developing appropriate housing solutions that work more efficiently than the programs of the past.

Housing is a good investment!

Senior governments must find a way to support the development and acquisition of housing for those in need. A recent evaluation of the Rental Housing Acquisition Program in Montreal found evidence of many spin-off benefits, in terms of increased community affiliation and participation and reduced crime. The former federal Neighbourhood Improvement Program demonstrated that a relatively small public expenditure can reap many times its value in private investment as deteriorating neighbourhoods begin their recovery.

Housing offers opportunities to enhance the equity of opportunity for Canadians. The provision of head start or early education programs and effective parenting programs within public and non-profit housing have been shown to have very real pay-backs to society. For example, the Perry Preschool program in the United States has been evaluated at ten year intervals. After the first ten, the government received dividends - in terms of reduced welfare, criminal justice and other costs equivalent to \$5 for every dollar invested. After ten years, the return on investment had exceeded \$7!

A recent study² in the United Kingdom related substandard housing conditions to increased costs in the areas of health care, crime prevention and fire fighting. Equating

the annual cost estimates in these three areas alone to their capital value and then relating them to the Canadian housing stock provides a cost figure of \$7.36 billion for health, crime prevention and fire fighting alone!

We have not begun the work of determining the outcomes of housing investment in Canada so that a true cost-benefit analysis can be drawn. It is urgently needed but not in an isolated fashion. It must be done in an integrated fashion with health services, education and job readiness.

Co-operative federalism

So, within the context of devolution, what will the federal government's future role be in the field of housing? Will the federal government leave complete responsibility with provinces and territories? There is no reason why the federal government on its own cannot initiate a new program. And there is certainly no reason why it cannot work in partnership with provinces and territories in a new federalism to encourage the development of new non-profit housing using all the leverage available to make it as cost-effective a partnership as is possible. Homegrown Solutions will provide ideas for funding strategies which will have a far broader impact than the pilot studies can.

CHRA holds that housing is one of life's necessities, that without secure and adequate shelter, Canadians cannot begin to participate in a meaningful way in Canadian society or the economy. The existing stock of affordable housing can be a most cost-effective arena in which to redress some of the inequities of opportunity which exist among Canadians. Investment in housing and re-investment in residential communities are prerequisites to the competitiveness of local communities. And housing is not only a powerful vehicle for employment generation, but an area in which public investment can leverage many times its value in private investment.

Housing is a pressure point for people who are poor. The divide between those who have and do not have adequate housing that meets their needs at a price they can afford is growing. Lack of housing is one major indicator of the problem. But we cannot act on one front alone. An integrated effort to provide healthy communities that have decent job opportunities, with education and health care services in place is needed. This means that we have to find new ways to work together.

In order to renew the Canadian federation, we need to establish common bottom line standards in the housing as well as the health and education areas. Communities need to know that someone is looking at the bigger picture, that if they act, other communities and provinces will do their part as well. Provinces and cities need to know that they are not acting alone.

If there is one thought I would like to leave you with today, it is the great need for a vision of a more cooperative federalism with a plan for how people in Canada can be housed. As governments are getting their fiscal housing in order, budgets for the most part are balanced, its time for some new initiatives. We've seen the millennium scholarship fund, we've seen the innovations foundation. Now let's see a foundation for affordable housing.

- ¹ No Reference
- ² Barrow, M. and Ray Bachan, 1997, The Real Cost of Poor Homes; Footing the Bill, Royal Institute of Chartered Surveyors, London, England. This study found that annual costs of health, crime prevention and fire fighting associated with substandard housing conditions in 1.42 housing units, equated to 4.920 billion pounds. Translating this to the Canadian dollar (factor 2.3) and the Canadian stock (923 thousand substandard units yields \$7.36 billion).



MODEST INCOME

FACILITATOR

**PHYLLIS KOBASIUK
ALBERTA ASSOCIATION OF MUNICIPAL DISTRICTS AND COUNTIES**

PANELISTS

**AVI AMIR
ALBERTA HOME BUILDERS' ASSOCIATION**

**BERTRAM DYCK
MAYOR, TOWN OF CANMORE**

**LYNN HANLEY
THE COMMUNITAS GROUP LTD.**

**BILL JOYNER
CMHC, YELLOWKNIFE
CANADIAN CENTRE FOR PUBLIC - PRIVATE PARTNERSHIPS IN HOUSING**

**FRANK KERNICK
GROTTO MOUNTAIN DEVELOPMENTS INC. & EAGLE TERRACE RESIDENTIAL
DEVELOPMENTS**

NEEDS**AVI AMIR****Modest Income - Design & Technical**

Identify Needs and Obstacles:

- Two parts to design: land & building, together they result in price.
- Design is flexible, can result in single family, low rise, multi story, mobile home park or renovation - price is a factor.
- The required home can have a maximum of \$700 monthly payments. In today's interest rates and 95% financing, the home can cost just over \$100,000. 2½% has to be paid down in cash and the other 2½% can be paid by sweat equity.
- To avoid slums look, the building has to be architecturally pleasing.
- For the same reason it has to be maintenance free. The owner will not have money for maintenance and the place will end up in a state of neglect.
- Again for the same reason of not becoming a slum, these buildings have to be spread among normal neighbourhoods.
- It has to be on public transportation routes.
- It has to have shopping and day care facilities near by.
- It has to be available right now.

BILL JOYNER

Identifying Needs - Financing

- Need
 - Local community need
 - Clear indication of need
 - not being supported by the private market or existing social housing market
- Demand (market)
 - Project cost and unit cost
 - Equity
 - Purchase price or rental rate
- Affordability

LYNN HANLEY**INDICATORS OF NEED****AFFORDABILITY**

- historically "one week of a man's wages"
- currently 30% of gross household income

ADEQUACY

- physical adequacy
- cost of operations

SUITABILITY

- crowding
- meeting the households requirements

CONSUMER CHOICE

- housing form and location
- tenure

CONTINUUM OF NEED

Within the various communities there may be a continuum of need.

ABSOLUTE HOMELESS - new employees, seasonal workers

INADEQUATELY HOUSED - current residents

VARIETY OF DIFFERENT COMMUNITY SITUATIONS

Current and future economic circumstances will have an impact on the nature of housing need within a community. Across the province there are a variety of circumstances.

HIGH GROWTH COMMUNITIES (e.g. Calgary)

TOURIST BASED ECONOMIES (e.g. Canmore)

RESOURCE OR INDUSTRY DRIVEN ECONOMIES (e.g. Brooks, Ft. McMurray)

STEADY GROWTH COMMUNITIES (e.g. Edmonton)

FRANK KERNICK**Identifying Needs**

Assuming \$22,500 - \$28,000 income level you can currently own or rent a home for \$563 to \$700 per month without subsidizing the mortgage or rent.

The purchase price would range between \$83,000 and 103,000 for a family in this income range at today's interest rate of approximately 6.8%.

Although it is always the preference to provide housing that people can afford to buy, in reality this is not always the option. For some income groups, in some communities, renting is all that they will be able to afford.

Three things effect the cost of housing: cost of money, cost of land, cost of construction.

Cost of Money - Bank rate (we have no control over), programs such as 5% down by CMHC help for down payments.

Cost of Land - Densities, (big lots compared to apartments, condos, or small lots (20 - 24')). Infrastructure costs, engineering std., levies & fees, a municipality charges (\$4,000/lot). Down loading by provinces and reduction in infrastructure grants result in municipalities collecting more revenue off new construction, e.g. increased offsite levies and rec levies.

Cost of Construction - Material, labor & design, building code, energy code

Types of Construction

Manufactured Homes - Building a car in a garage compared to an assembly line, manufactured housing in general is more efficient. 300 - 500 man hours in the plant plus 50 - 500 on site compared to 3000 - 5000+ man-hours for a site built home. As low as \$45,000 for a 1,200 sq. ft home (\$40/sq. ft). Keep it simple and easy to build. Remember architecture cost money. Today's manufactured home is built like site built homes to the Alberta Building Code.

Currently under 10% of all new housing in Alberta is built by the manufactured housing industry and 95% of that goes into the rural market. The need is there in urban markets, just too many barriers to entry. USA 25%, Sweden 95% - why so low here? Lack of knowledge about our product and NIMBY's create barriers.

OBSTACLES

AVI AMIR

- Cost of raw land.
- Cost of serviced land through undue load of taxation & levies on new developments only.
- Cost of serviced land through over requirement of standards like width of roads, etc..
- Attempts to increase code requirement beyond the minimum of providing health and safety. For example: sprinkler systems - \$5,000 per house plus \$200 maintenance per year, energy code, continuous ventilation, etc..
- Higher than normal requirements by some politicians. For example: starter home project was required to increase lots width from 30' to 32' and to add concrete pad for parking to each lot - total cost per home was additional \$5,000!!!
- Politicians often force reduced density from the posted zoning for no apparent reason.
- Lack of leadership in zoning relaxation for the purpose of providing accommodation to a second family in a single family home. I.e. basement suite, additional story over garage, etc..

BILL JOYNER

Identifying Obstacles - Financing

- Difficulty in obtaining financing
 - Can't make the numbers work to create a viable project
 - Start-up funding
 - Project financing
- Cost of land and site acquisition
- Difficulties with the development approvals process

Identifying Obstacles - Project Evaluation and Approval

- Financial Viability
 - Loan-to-value ratio
 - Debt coverage ratio
 - Pre-sales test
- Group Strength
- Demonstrated Need/Demand

LYNN HANLEY**OBSTACLES**

- Shift in government policy (federal) from "centralized government model" to "American private based model" without the tools available in the states.....
 - Housing always a provincial responsibility (BNA)
 - Federal government played active role, since provinces did not have adequate resources (direct and indirect assistance to private, government and third sector)
 - The indirect programs (tax based) were eliminated first and the direct programs were eliminated by 1993 (The Centre Private and Public Partnerships is still operational)

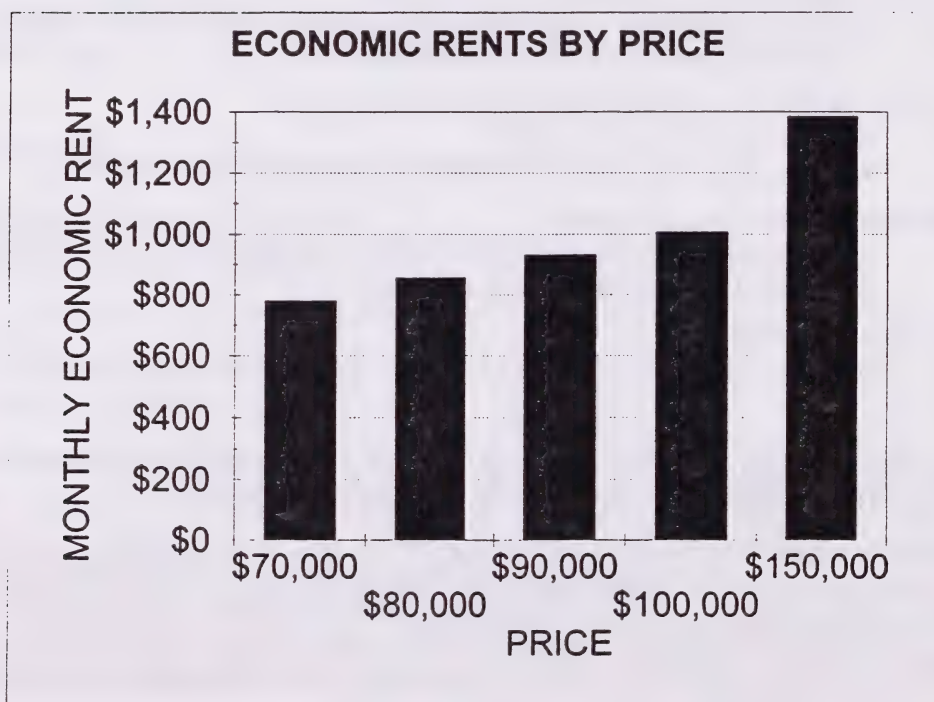
The following are examples of the of the Direct & Indirect Programs available in the US:

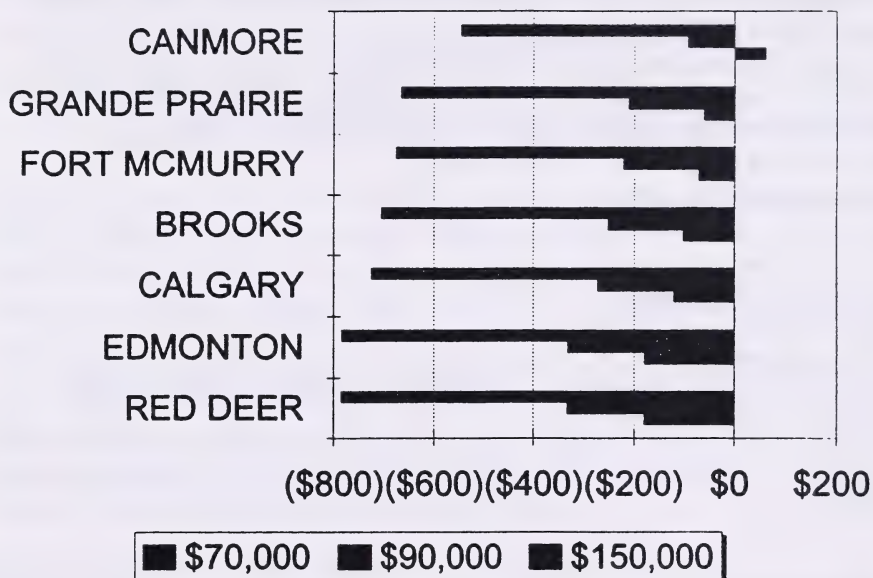
- HUD (US Department of Housing and Urban Development)
 - Demand based (direct assistance to households)
 - Supply based (direct assistance to providers, municipalities-housing, community and economic development)
- FANNIE MAE (Federal National Mortgage Association)
 - Community Lending Programs
 - help low-moderate income households acquire affordable housing
- Low Income Tax Credit Program
 - tool for private & non-profit developers construct or rehabilitate affordable rental housing (mixed income projects)
- Housing Trust Funds
 - dedicated capital pool created to provide affordable housing

GAP BETWEEN MARKET AND ECONOMIC RATES IS AN OBSTACLE THAT INHIBITS THE PRODUCTION OF NEW RENTAL HOUSING STOCK

The following tables illustrate the capital value of a two bedroom apartment based upon market rental rates for such units. This is significantly less than what new housing would cost. The economic rents for housing valued from \$70,000. to \$150,000. is detailed in the graph that follows. As well the next graph illustrates the gap between market rental rates and economic rents for the various units. The market rental rates used are for a three bedroom in each of the communities.

	EDMONTON	CALGARY
RENTAL RATES	\$521	\$635
OPERATING	\$182	\$222
NET REVENUE	\$339	\$413
MAXIMUM PRICE AT 1.1 DEBT COVERAGE RATIO AND 85% LOAN	\$48,716	\$59,375
EQUITY	\$7,673	\$9,352
RETURN ON EQUITY	5.30%	5.30%



GAP BETWEEN ECONOMIC AND MARKET RENT

PRODUCTION SIDE (RENTAL & OWNERSHIP) OBSTACLES

- access to affordable land
- the limited amount of developmental capital available for community based groups
- "not my problem syndrome"
- fear of local government that involvement might be a signal to senior governments of acceptance of down loading
- public perception of who needs affordable housing
- growing conservatism of banks and other financial institutions--requiring more investment on the part of the developer--increased capital costs
- lengthy and expensive approval processes
- increasing construction costs

DEMAND SIDE OBSTACLES

- lack of down payment
- declining or no income growth as compared to increasing housing prices

BERT DYCK

1. Canmore's housing market has been on a steady increase since 1988 where we played host to the world as the Nordic Skiing and biathlon venue for the Calgary Olympics. The overhead (not available) shows what is happening to prices, and the projections are that there will be no let up to the upward pressure.
2. Part of the reason for this is that the **Canmore market is independent of the regional economy**; while the historic residential base was driven by local and regional employment there is now a shift to recreational demand. A significant percentage of the homes being built are from other parts of the country and from outside of Canada. We are being very aggressively marketed across Canada and beyond by the sixty odd realtors that call Canmore home.
3. This shift in the market has placed significant pressure on the modest income household. Those that have existing equity in housing are often tempted by the growing equity in their own home to **move to lower cost parts of the province** and get similar housing for significantly less dollars leaving them with money in their pockets (can be +/- \$100,000). Others that do not have equity housing are in a situation where their hopes for securing their own home are slim at best unless they get outside help. As a result many lower and middle income people who make Canmore home are shut out of the home ownership market.

4. Two other factors exacerbate the problem:
 - a. The **dearth of available rental accommodation**. With the condominiumization trend enabling people to realize their return on investment very quickly the incentive to develop rental accommodation is nonexistent. The rental option is therefore normally not available to modest/lower middle income earners.
 - b. The **provincial education tax regime** which is based on an equalization formula that punishes high property values to the point where lower to middle income earners find it prohibitive. Canmore for example has more than 62 cents out of every property tax dollar going to Edmonton for education. Of those 62 cents about 18 cents stays in Edmonton and only 44 cents are returned to Canmore. This financial drain is acutely difficult to bear by the modest income earner.
5. Like many other resort communities Canmore has had to come to grips with the threat of losing a very vital element of its community; the low to lower middle income sector. We are witnessing a growing incidence of **people refusing to come to work in our town because of the price of housing**. Recently the local school board has had a number of teaching offers out to teachers only to have them refused because of the cost of housing. With the virtual absence of a significant rental sector (other than illegal suites) low income employees are finding themselves preoccupied with the housing issue and we are seeing a rise in what I would call substandard rental accommodation, including the recently publicised aspect of some seasonal staff living in tents in the bush surrounding Canmore.

FRANK KERNICK

Identify Obstacles

Lack of affordable properly zoned land for all types of affordable housing.

Financing for development projects and homeowners - less banks less competition and choice.

Interrelationship between MGA, Land Use Polices, MDP, ASP, Land Use By-laws, to development, to affordable housing alternatives

Land Use By-laws regulate the land use impact of a building or development, it does not and in most cases should not deal with how a building or development is constructed. That generally is for engineering standards and the building code.

Municipalities are not following Provincial Land Use Polices.

Examples - Grande Cache

- Owners applied for building permit
- Building permit granted
- Area resident complains as they say it is a mobile home
- Stop work order issued

- Appealed by applicant but taken to wrong board, Planning Commission. New development permit granted but appealed by neighbors
- Goes to SDAB and is ruled it is not allowed as they deemed it a mobile home not a modular since it has a metal frame and given 60 days to remove home
- At least 3 other modular homes in area, one 3 doors away
- Going to court June 25, 1998

There should be a Provincial Appeal Board that ensures and interprets how municipalities are following Provincial Land Use Policies not discouraging affordable development by forcing people to go to court.

I agree with minimum architectural standards e.g. pitch of roof, minimum overhang, and length to width ratio. But remember every thing you restrict could have a big cost on the cost of housing, it is a **social trade off between the social goal of conformity to the social goal of affordability**. I believe the manufactured housing industry has developed the capacity and technology to build almost any home, it is just not allowed to put them in any neighborhood.

During my term as President of the Manufactured Housing Association I wanted to develop small two storey manufactured homes on small lots. Not many municipalities allow 20' wide lots. I decided to try it in Canmore since I knew the town and my competition were trying to do a small lot development. It took me over 2 years to get everyone I needed on board. The developer was scared how it was going to look. The manufacturers wanted a minimum of 30 homes to cover their capital investment. I needed Alberta Transportation to grant more height and width. manufactured homes were not a permitted use in this district in the Town of Canmore, I had to call it a RTM (Ready to Move). I completed the project last November. Two years for one innovated affordable home. I hope the next step is a larger project to help determine how cost effective it is.

SOLUTIONS

AVI AMIR

Innovative solutions and developing partnerships:

- Maximize density by allowing modest housing development on over contributed schools and public dedicated land.
- On transportation route reduce parking requirements.
- Allow innovative designs like "grow homes" where just a small home is built but the design includes the future expansion to the back yard and to a second story.
- Allow additional suites in single family homes in older neighbourhoods where infrastructure exists but not enough users live there.
- Renovate existing old building through tax break in other words - use what we got.

BILL JOYNER**Creating Innovative Solutions - Financing**

- Land and financing for new development
 - Municipal grants and loans to non-profit groups
 - Leasing land
 - Affordable housing statutory reserve fund
 - Employee housing service charge

Kamloops Legion - 48 Unit Condo Apartment

- Total Cost \$3,978,686
- Equity
 - Cash raised by group \$ 207,686
 - Deferred Land Lease payment \$ 421,000
- Total Financing Required \$3,350,000
- Impact of Lease Arrangement

Units sold at 90% of market value. On resale, 15% of equity gain goes to the Kamloops foundation, a community based fund administered by the City. \$321,000 was used by the Legion to purchase 7 units at \$37,033 instead of full sale price of \$82,890. The 7 units purchased by Legion rented to low income seniors.

Kennebec Seniors Housing Inc., Saint John, N.B. - 20 Unit New Construction

- Total Capital Cost \$1,046,976
- Equity
 - Land \$ 65,000
 - Volunteer Labour \$ 190,000
 - Cash Donations (Community) \$ 110,000
 - Tax Rebates \$ 21,910
- Total Financing Required \$ 660,066

Saskatoon Housing Coalition - 17 Unit Existing Acquisition with Renovation

- Total Capital Cost \$ 344,200
- Equity
 - City of Saskatoon \$ 17,210
 - Group Funds \$ 68,840
- Financing Required \$ 258,150

Yee Hong Villa, Scarborough, Ontario - 90 Bed Nursing Home (including senior's day care and community centre)

- Total Cost \$9,250,000
- Equity
 - Donations \$4,000,000
 - Interim Credit \$1,680,000*
- * to be paid from fund raising during construction
- Financing Required \$3,357,000

Home Ownership Equity Participation, Windsor, Ontario

- City ran a lottery for households earning \$30,000 to \$40,000 a year who wanted to become homeowners.
- Families agreed to build homes on lots leased from the city at \$1 per year for 10 years.
- Everyone benefited - Homeowners had affordable housing while City collected tax revenue on land that would normally cost to maintain as vacant.

LYNN HANLEY

SOLUTIONS

Within each community there may be a need for short term as well as long term solutions. It is important that the long term impacts be assessed when looking at short term solutions.

- short term (1 year)
- long term (1 year plus)

STAKEHOLDERS

There are a number of different stakeholders who may be part of the development of appropriate solutions within the community.

- Municipal government
- Senior government
 - provincial
 - federal
- Community
- Financial sector
- Development sector
- Builders

SOLUTIONS THAT HAVE WORKED AT A MUNICIPAL LEVEL

- Development of a plan for affordable housing (component of municipal plan)

Goals and objectives

- current & future needs
- target percentage
- address the issue of initial & ongoing affordability
- deal with the involvement of stakeholders
- deal with education of the community

Action plan

- regulatory
- financial/resource participation
- organization

EXAMPLES OF MUNICIPAL REGULATORY INTERVENTION

- Allow for the construction of two family homes on individual lots under the following conditions:
 - one of the residences be deed restricted for 99 years-available to households earning 80% of median income
 - unless owned by non-profit, housing authority or is part of seniors residence - one unit shall be occupied by owned of lot
- For any project creating a significant # of seasonal jobs - housing must be provided by employer, on site or elsewhere in town
- Modify standards for small affordable subdivisions
 - at least 25% must be deed restricted for affordable housing
- Application of an affordable "impact fee" on more expensive homes
 - such funds to be used to generate affordable housing
- "Linkage fees" to cover affordable housing needs created by non-residential projects
 - such funds to be used to create affordable housing

EXAMPLES OF MUNICIPAL FINANCIAL PARTICIPATION

- Use of land for the production of initially and perpetually affordable housing
- Support of a local Housing Trust Fund (110 trust funds operating in US and 5 in Canada)
- Use of a non-resident sales tax to fund housing development
- The creation of a revolving loan fund to assist non-profit/co-op groups develop projects

EXAMPLES OF INTERVENTION BY SENIOR LEVELS OF GOVERNMENT

- Legislation and a guaranteed funding stream for the creation of local/regional/state housing trust funds;
- Tax credits for the creation of affordable housing;
- A variety of financing vehicles for the creation of affordable housing:
 - community second mortgages (non-profit or government organizations)
 - lease purchase mortgage loans
 - community land trust mortgage loans
 - employer assisted mortgage loans
 - community development assistance

COMMUNITY BASED SOLUTIONS THAT HAVE WORKED

Across the US and in Canada the most successful solutions are ones that are community based, where the housing or land is owned and operated by community based groups.

- Community Land Trusts
Acquire and hold land, but sell off any residential or commercial buildings which are on the land, thus making the housing more affordable. (In 1996 there were 84 operating and 24 developing trust in the US; and in 1998 there were a dozen trusts in various stages in Canada.)
- Community based co-operatives (equity & non-equity)
- Community based non-profit corporations
- Community development corporations
- Housing Trust Funds

BERT DYCK

To deal with this confluence of housing issues the Town of Canmore in November 97 sponsored a **Housing Symposium**, the intent of which was to engage all sectors of the Canmore Community in a discussion of the housing problem and an exploration of solutions. The symposium brought in speakers from other fast growing communities such as Whistler and Aspen as well as speakers from the local community. It focussed in on a number of subject areas including:

1. Equity housing;
2. Staff accommodation;
3. Rental accommodation;
4. Not for profit housing initiatives;
5. Transient accommodation; and
6. Implementing the recommendations.

The Symposium resulted in breakout group discussions and was followed up by a steering committee that eventually made a number of key recommendations to council most of which were subsequently accepted. Among the recommendations were several specifically targeted at the modest income earner and they include:

- a. The inclusion of **rental suites** in all new housing subdivisions, with the suggestion that they be made permissible across the board if the housing situation does not moderate within a two year period.
- b. Introduce a number of land use by law amendments that would create **incentives to encourage higher density** (e.g. amend parking requirements for high density districts, create an R5 zone to accommodate apartments, increase maximum height to allow for increased density, encourage the development of 6 plexes).

- c. A challenge to the business community to develop an incentive based **staff housing initiative**.
- d. Encouragement of **not for profit housing initiatives** that are free of municipal subsidy.
- e. Work with the provincial government and the major developers **to secure land which would be targeted for perpetually affordable low cost housing**.

Canmore has been working closely with the major land developer in the community to secure commitments that would have the effect of encouraging affordable housing such as:

- Having the developer contribute land dedicated to affordable housing at the land use zoning stage.
- Having the developer commit to the establishment of a Canmore staff accommodation authority.
- Having the developer commit to a zoning that guarantees 25% basement suites in all residential districts as well as a minimum number of entry level homes.

FRANK KERNICK

Creative Innovative Solutions

Objective based engineering and design standards instead of prescriptive standards for servicing of residential developments.

Province enforce compliance with Provincial Land Use Polices.

Create a provincial alternative for land use appeals as they relate to Provincial Land Use Polices.

Density Bonus if a building is going to be rented to increase the amount of rental accommodation.

The use of manufactured housing in different forms, to meet the different needs of different communities. E.g. homes not on basements, two Storey manufactured homes, traditional manufacture home communities, allow manufactured homes in all districts as long as they meet the minimum architectural guidelines for that district.

Small Lots - 24 feet wide

Z Lots - 20' wide with zero lot lines

Grow Homes

Suites - Allow more of the revenue to be used to qualify for income

Lease Land Communities - Reduce servicing costs if not on basements
- Provincial land leased long term to private developers with a formula to control rents

Encourage Municipal Housing Corporations - Employee housing to be run by local business in high growth areas - startup grants, Province lease land

Legislation to make sure municipalities only have fees that are cost recovery not revenue generators.

PARTNERSHIPS

AVI AMIR

- Establish partnerships where government is throwing in the land, the private sector finances and builds and a non profit organization is doing the management.
- For partnership to work, government, especially municipal, has to ensure knowledge and buy-in by all its departments. Often there is a good will at a certain level but it is being torpedoed by the people who have to allow things to happen.

LYNN HANLEY

PARTNERSHIPS

- WHAT
- WHO
- HOW

SEATTLE EXAMPLE:

- ◆ Fannie Mae - Insurer
- ◆ Boeing - Employer
- ◆ Employee's Credit Union - Financier
- ◆ Employees - Home Owners

Together these groups have created nearly 3,500 affordable housing units in a year.

COMMUNITY BASED PARTNERSHIPS THAT INVOLVE THE PRIVATE SECTOR

- ◆ Church/Service Organization - Land Owner
- ◆ Non-profit Organization or Co-operative -Develop & Manage the Housing
- ◆ Private sector builds the housing

FRANK KERNICK

Developing Partnerships

A demonstration small lot manufactured housing community in a high growth location on government land. Would involve a developer, the MHA and its membership a municipality, provincial government, banks, CMHC.

GENERAL COMMENTS

AVI AMIR

We much appreciate the fact that our housing industry was invited to participate and that our vast knowledge of the subject is being put to use.



SENIORS

FACILITATOR

**STEVE FOWLER
ALBERTA MUNICIPAL AFFAIRS, HOUSING AND CONSUMER AFFAIRS**

PANELISTS

**NORM CASTIGLIONE
CASMAN BUILDING LTD.**

**RALPH HUBELE
CALGARY REGIONAL HEALTH AUTHORITY**

**SHIRLEY JOLLY
STRATHCONA COUNTY, COUNCILLOR AND ALBERTA SENIOR CITIZENS'
HOUSING ASSOCIATION**

**GARY KLASSEN
STRATHCONA COUNTY, PLANNING SERVICES**

**GARTH MANN
STATESMAN CORPORATION, A BEAUTIFUL WAY TO LIVE**

**JAN WILLEY
MONTROSE MORTGAGE**

NEEDS**GARTH MANN**

Dr. William Thomas, a noted psychologist wrote a book pertaining to the maintenance of mental well being with seniors. The conclusion was that the 3 most neglected needs of seniors are

1. THE NEED FOR COMPANIONSHIP
2. THE NEED TO CARE ABOUT OTHERS
3. THE NEED FOR VARIETY AND STIMULATION

The Life Transition Cycle shows what too often occurs in the lives of seniors whereby when their human needs are neglected:

- ❖ They are deprived of the necessary stimuli. As a result, patterns of withdrawal and social dysfunction affects their mental and physical well being.

It is the job of our staff at Statesman Life Centers - in concert with their families (where possible) - to re-open the minds of many new residents with a proper diet, light exercise, social interaction and mental stimulation.

The results are often miraculous turnarounds of premature dementia and depression.

What we have learned - is that just like their younger pre-seniors (55 to 70) - this senior age group needs to establish new friends - new interests - and new social networks throughout a healthy life.

THE GOAL FOR HOUSING ALBERTA'S 71 AND UPWARD SENIOR POPULATION

The goal at Statesman Life Centers as we move into the next millennium - is to deliver comfortable yet affordable OLDSMOBILES ... not extravagant and unaffordable CADILLACS.

SHIRLEY JOLLY**We need to address a growing seniors population.**

Every municipality in the Province is faced with an aging population. Currently seniors make up about 9% of the provincial population but in rural areas the percentage almost doubles. These figures may vary slightly depending on where you get your information but one fact remains the same - the numbers are going up.

This increase will compound demands in communities that already face a shortfall in available housing units for seniors.

We know facilities already exist that at least partially meet this need -whether they be publicly funded, not-for-profit or private-for-profit facilities. We also know these aren't enough and time to find solutions is fast running out.

We need to promote independence.

Experience has shown that the more an individual can do for themselves, the longer they can remain independent. This rule doesn't necessarily apply to teenagers, but certainly does to seniors.

As much as we would like to do more for people, there are two reasons why this is not the smart thing to do:

1. People who continue to do as much as possible for themselves remain well and independent for a longer period of time.
2. Our system simply cannot afford it.

Home supports can assist a senior with everyday tasks but must be addressed in context with housing and transportation when considering senior's needs.

We need to encourage lifestyle choices.

One size fits all is not an option here. We have heard that many seniors prefer to remain in their own homes as long as possible. There comes a day, however, when an individual feels they must move out of their home - which can be for many reasons. A senior may feel lonely and isolated, they may not be eating properly because cooking for one is a hassle, or they may find climbing stairs impossible. Whatever the reason, seniors want choices when selecting new accommodation.

We need to recognize the dynamics of the community.

Communities come in as many shapes and sizes as the people who live in them. Some areas are more urban than others, some have a distinct rural flavor. North, south or places in between, each area has its own unique character and unique needs. Some communities are isolated, miles away from services while others are a stone throw away from their neighbors. Some have a more prominent ethnic flavor.

The one thing they have in common is people - people who have contributed to the fabric of the community with blood, sweat and tears and who in return ask only that they be allowed to remain in the community they helped build.

We need to consider the We of the community.

Some municipalities are small, some are large. Some are more prosperous while others struggle to survive. Some are growing and some are disappearing. The size of a municipality often determines its ability to fund either operating or capital costs or both in some cases. Size often dictates what other support services may or may not be available and how often. Size may also determine the need for certain seniors housing units but not of sufficient numbers to be cost effective. Builders and developers are attracted to larger, growing communities leaving smaller, less vibrant areas to come up with their own solutions.

We need to consider location

Until fairly recently, rural seniors felt they had little choice but to move to the city when they retired. This situation has reversed and in a decade or so, seniors will likely make up 25% of the population of many small towns. The challenge comes in trying to figure out what is important to the senior when choosing accommodation.

Seniors often choose to remain in the community they have lived in most of their lives or choose to be near family members, or choose to live closer to certain medical services where they feel more secure. Unfortunately, housing may not be available where the senior would prefer to live.

RALPH HUBELE**Areas of Senior's Housing With Greatest Need**

From my perspective there are two areas in senior's housing where there is a growing need. One is the need for additional options in supported housing for low to moderate income seniors. This reflects the fact that the senior citizen population is not only continuing to grow steadily both in terms of absolute numbers and as a proportion of the total population but that there will be an aging of our senior citizen population over the next ten years. For example over the period 1981 to 1991, the 65+ population of Alberta grew from 163,000 to about 240,000, an increase of 85%. This population is projected to grow to about 314,000 by the year 2001. In addition, the 85+ population will experience the largest rate of growth amongst the senior population cohorts. Over the period 1991 to 2001, the number of persons 85+ in the Province will increase from 21,000 to 55,000. This is about a 160 percent increase over the decade. It is this 85+ cohort which will be in greatest need of, and most interested in alternative supported living options.

The other need is for the provision of affordable independent living options for low to moderated income seniors. While a variety of indicators suggest that the incomes of senior citizen households have improved significantly over the past few decades, the absolute number of seniors requiring income supplements has continued to grow. For example the proportion of seniors in Alberta receiving the Guaranteed Income Supplement has steadily declined from approximately 60% receiving it in 1978, to 29% receiving it 1997. However, the absolute number of seniors requiring income supplements in Calgary has increased by 28% since 1984, growing from 14,380 to 18,360 persons. Other research indicates that low incomes in the elderly are most commonly associated with single person households, who are primarily female and are generally in the 75+ age group. It is this group, we have observed which will be experiencing the most significant growth in terms of numbers over the next several years. These factors suggest that there is a continuing need for the provision of affordable accommodation for the elderly, particularly in communities experiencing significant growth.

NORM CASTIGLIONE**Rotary House - Supportive Housing for Seniors****Needs**

- Housing to fill the gap between independent living and continuing care
- Need to join housing and health care issue together
- As our community matures, second generations of families are growing up and staying in the community
- Families are retiring in our region to be near children and grandchildren and naturally our senior's population is also growing

Demonstrated Need (based on 35,000 pop.)

- 740 people over the age of 65;
- 898 people over the age of 65 (by year 2000);
- Market real for 54-84 units;
- 10 people currently on the continuing care waiting list

GARY KLASSEN

1. Foote's observations regarding:
 - Seniors needs have always been there.
 - Changes in family structure.
 - Cost increases for institutional accommodation.
 - Increased number of seniors are drivers regarding discussion.
2. Who represents senior's issues?
 - Inputs in the planning process including public input process.
 - Rare representation from seniors community.

OBSTACLES**GARTH MANN****THE PERCEPTION OF SENIOR HOUSING**

Not so many years ago the usual location for most seniors was to warehouse them in anonymous nursing homes where the resident usually shared a single room with someone who mistook her false teeth for their own.

SHIRLEY JOLLY**Provincial capital funding not available.**

Although operating dollars are still available, provincial capital funding for projects has been eliminated. Municipalities are being looked to for increased financial support in the form of construction, infrastructure or land costs or even exemption from property taxation.

This demand transfers the financial responsibility to the local property taxpayer. Is this who should be paying?

Unclear messages as to who is responsible.

There are those who feel government should be providing accommodation to seniors. Others feel the private sector should be more active in this area but also understand the challenge of attracting this sector to most communities. Service clubs and religious organizations often feel compelled to continue providing this type of service. Still others feel it is a family's or an individual's responsibility to provide their own shelter.

Should all seniors have access to designated housing or only those with limited incomes or special needs? There is a growing expectation that health services should be an added component to housing but the issue of who provides, who pays and is this appropriate, is yet to be resolved.

Inconsistent terminology.

With so many players in the senior's housing business, definition of housing types along with the associated services are growing increasingly cloudy.

Lodges are considered to be supportive housing - providing meals, light housekeeping and activities. Self-contained apartments are rented and if they are purchased are known as condos or life-leases. Assisted living is probably the most misunderstood term of all but usually means there is a certain aspect of health services provided, regardless of the housing type. It is not so much a type of facility as much as it is a concept, though most view assisted living as somewhat closer to continuing care.

We think we are confused - what about the senior?

Impact of health reform.

One of the strategies to address health reform was to move seniors, who required only a low level of care, out of continuing care facilities. This in itself was not a bad move because the individual could actually function much better living in a more residential setting such as lodges. Next was closure of continuing care beds in order to meet a prescribed target. As a result, lodges are now housing an older, frailer senior who requires more medical supports in order to function. Some in health suggest lodges be turned over to health as a lower cost alternative to continuing care but two things will happen:

1. Costs will go up in order to meet health standards and requirements. The question needs to be asked again - who pays and is it appropriate?
2. The housing cap will just be shifted to another segment of the senior population who may not want to live in a medical setting.

The ripple effect has already shown that seniors who live in self-contained apartments now require services, particularly meals, that these facilities are not equipped to handle.

Size & location of cost effective facilities.

In some small rural communities, the issue is not one of waiting lists but rather one of vacancies. As these rural centers shrink and people move away, it is difficult to keep facilities full, which in turn affects its financial viability. In larger centers, the same vacancy issue can hold true, especially for the self-contained. One would expect there to be waiting lists but in fact with many more options available to the senior, some of the urban facilities are hanging out "space for rent" signs.

It is generally accepted that lodges operate most cost effectively with 80-100 units, but may not always be full depending on size and location of the community.

Access to & availability of community services

With more and more seniors living in rural areas, municipalities are questioning their ability to meet senior's needs, a concern not necessarily shared by larger urban cities. Three main problems can affect a senior's quality of life in rural Alberta:

1. There is little choice and much less available housing.
2. Support services and facilities are often inadequate.
3. Transportation services are usually nonexistent.

These three issues must be addressed.

Access to & availability of community services.

Seniors, although they would like to live as independently as possible, are often faced with having to rely on others for transportation either within or outside their community.

Even if transportation is available, their community may not have the services of a pharmacist, physical therapist, dentist or even a physician on a regular basis, if at all. Lack of banking, shopping and postal services adds to challenges faced by a senior.

Limited financing options.

There is limited financing options available to fund housing projects. Management bodies could borrow the money but would need collateral, which they may not have. Municipalities could be requisitioned but politically this is difficult to sell. Municipalities could borrow the money for the management body but may not want to impact their debt limit.

Grants, especially capital, are on the decline and rich benefactors are few and far between. Fundraising, depending on the project, can be a back breaking and often

disappointing endeavor. And where is the motivation for private and non-profit sector participation?

NEEDS AND OBSTABLES? There really is so much more to say!

RALPH HUBELE

Key Issues Affecting Affordable Housing for Seniors

In terms of some of the key issues that may need to be addressed, I believe that there is a need for organizations involved in the provision of senior citizen housing to review their philosophy surrounding the operation of their senior citizen accommodation. The purpose of such a review would be to determine how well it fits with the significant changes which have occurred in the delivery of health services. The implementation of a community based health care model is having a significant impact on the characteristics of seniors living in the community. For example the client assessments for persons residing in long term care facilities has indicated a significant decline in the light care categories and a move towards higher care levels. A recent lodge survey also indicated a significant increase in the average age of long residents from the previous survey done in 1987, with at the average age increasing from 81.3 years to 84.4 years over the ten year period. Although a number of the operators of seniors housing projects are demonstrating a sensitivity to changing resident needs as evidenced by the development of services and programs, for a number of operators the physical design of their projects and philosophical stances they have taken have not kept pace with changing resident needs.

Another key issue, is the costs associated with the development of residential properties. Particularly in high growth communities, land and building cost are at levels which result in rent or ownership costs in new projects which, if economic costs are to be addressed are well above the means of low and moderate income seniors.

I also believe that there may be a lack of expertise or confidence on the part of some non-profit organizations, to consider undertaking the development of affordable housing for low to moderate income seniors. For many such organizations their last involvement in the development of a senior citizen project may have been 15 or 20 years ago. It is also likely that there is a reluctance or unwillingness to undertake such projects due to a lack of resources, as well as the financial risks that such a project may present to their organization, particularly if they are trying to target the project to low to moderate income seniors.

It's these obstacles which we must address if we are to serve the housing needs of low and moderate income seniors in Alberta.

NORM CASTIGLIONE**Rotary House - Supportive Housing for Seniors****Obstacles**

- Levels of government were not cooperating (RHA - Alberta Housing)
- Reduced federal and provincial government capital funding
- Local stakeholders were not interactive on senior's housing issues
- No organized body to facilitate working with on issue

GARY KLASSEN

1. Municipal by-laws define housing form.
 - New housing concepts many may not be allowed.
 - Seniors group homes in single unit residential areas.
 - Garden or secondary suites.
2. Costs of new development.
 - Full cost recovery is a pricing factor that affects all forms of housing.
 - Even with no inflation in land values, increased needs to ensure sound standards of servicing escalating costs for land development.
 - Developers will be demanding top returns from well located properties.
3. Established residents or business interests of today may not be knowledgeable of growing needs for seniors.
 - Community norms shift slowly in response to new housing demands.
 - How can the community be better informed about housing (and land use) needs.

SOLUTIONS**GARTH MANN****DEVELOPING AFFORDABLE & QUALITY ACCOMMODATION**

For 22 years, as an active builder/developer in Alberta, Colorado, and Arizona, it has become very apparent that there are only three (3) clear programs of producing housing that could be considered affordable and still maintain a degree of quality (safety).

OPTION A**GOVERNMENT SPONSORED PROGRAMS (NOT-FOR-PROFIT SOCIETIES)**

Many existing Senior's Lodges and Nursing Homes operate under this program providing quality care and services.

The downside however, is the cost per unit to the tax payer of approximately \$250.00 to \$350.00 per suite - per month, that has a potential of seriously impacting the federal and provincial budgets as our population continues to age.

Volunteers are a tremendous resource to these programs, however, unless people are reimbursed - history has shown that reliability over the long term sometimes suffers.

Multiply the deficit production and operating costs per unit - per month by the number of subsidized units of 7,800 to a future potential 20,000 units by 2024, and one can see that Option "A" is destined to engulf the countries budget in our children and grandchildren's era.

OPTION "B"**PERMITTING NON-COMPLIANT SUITES**

In most major Canadian cities a substantial number of mature adults reside in non-compliant household suites. Although many do not meet city and provincial building codes, they do provide very affordable housing that is difficult to replace without government subsidies. Perhaps certain relaxations might be allowed to ease the current demand for low-income rental suites (show overhead).

OPTION "C"**HISTORIC TAX CREDIT PROGRAM**

Living in the energy province of Canada has exposed us to varied financial methods of raising capital for their exploration and development of wells.

The small sized companies would have an impossible task of generating oil and gas properties if it were not for a vehicle that allows for tax relief to their investors; "The Flow-Through - Shares Scenario".

In our opinion, the private sector is capable of solving many of the "Affordable Housing" problems through a system that has been in existence for our neighbors to the south.

In many American cities, buildings more than 50 years old can be eligible for "Historic Tax Credits" under the Federal Historic Preservation Tax Incentive Program.

The Program provides a tax credit for the hard and soft costs of rehabilitating a qualifying structure. This amount is taken off the developer/investor's tax bill, "dollar for dollar".

Most projects financed by historic tax credits are located in urban inner city where they cater to low income residents and seniors. Former offices, old warehouses, schools, churches and apartment/hotels, are being rehabilitated under this incentive program (potential sites available in Calgary, East Village).

In Alberta, this program might even be enhanced with low equity requirements and low interest loans through CMHC; as well as city tax abatements, with Aldermanic encouragement for rezoning applications.

The incentive is designed to encourage the preservation of older and historic buildings, maintain the character of the inner city, as well as provide the direction to develop affordable housing. This program recognized that tax incentives provide the economic climate to stimulate an area that investors in the private sector have ignored due to minimal upside to offset the risk and aggravation factor.

SHIRLEY JOLLY

1. Funding strategies need to be developed, not only for capital construction but also for operating costs. We need to accept that days of 100% government funding are over and get on with business. There are a number of different ways to approach the funding issue and we may only be constrained by our lack of creativity. There may be some side issues, however, that will need to be addressed.

There are constraints on publicly funded facilities that do not apply to non-profit or privately funded projects:

1. If a management body borrows money, they need approval from the province. As was mentioned previously, even though this group may operate multiple facilities, they may not hold title to the asset, making it difficult to amass sufficient collateral. Maybe this could be looked at.
2. At this point, a management body cannot borrow directly from AMFC even though they are legislated by the Housing Act. Maybe some changes need to be made in this regard.
3. If a municipality borrows the money, they are constrained by the MGA, which requires they pass a borrowing by-law of which a public hearing is part of. This process can be subject to petition and could put borrowing in this fashion in jeopardy. The municipality also has a debt limit that cannot be exceeded and some small jurisdictions are already at this point for their own operations.

The suggestion has been made that possibly the individual should be provided with sufficient funds so they could live where they want. Good idea but there will be issues here. If facilities are not compelled to house low income people (and why

would they if the dollars don't go directly to them) would we be resolving anything? Most importantly, can the government afford to subsidize every senior? If the government had control over construction and rental costs, maybe funding the individual so they could afford to own or rent a home makes sense but to date this is not the case.

There are bigger issues besides funding that would come into being. Currently publicly funded facilities, lodges specifically, have adopted a set of operating standards that helps to ensure a quality operation. The management bodies must use a priority rating system to ensure that people in need have access to the facilities. In addition, the Protection for Persons in Care Act applies to publicly funded facilities. Although there are issues surrounding this legislation, one thing is clear - the residents, by virtue of all the checks and balances, are assured of a safe and secure environment. None of these rules apply to non-profit or private operations unless they choose.

An option for the private sector to consider if they are looking for investment only, is to turn over management of a facility to a management body or non-profit organization.

One way of generating revenue and to get the corporate sector involved is to have them sponsor rooms in a facility, either common area space, a wing or maybe even individual resident rooms. With average construction, this would be a very doable \$20,000.00/room. A campaign to raise money for each square foot could get the community at large involved as well.

Maybe a building fund could be established by the Province, with a Board whose role would be to receive applications and make approvals for loan requests. Repayment of funds would go back to replenish this fund.

I could go on and on!

2. Clear guidelines must be developed with roles and responsibilities clearly defined but not necessarily with past practices in mind. Maybe we should be working backward, starting with our goal of housing seniors, determine how to get there, who needs to be involved, what their role should be and who is responsible for what. We need to decide how many rules and regulations should be in place to protect the people who are depending on us. Should there be standards for everyone or only for a select few? This area will need a lot of discussion.
3. Partnerships can consist of many different participants and could be any number of combinations. A builder may build and a management body or non-profit organization could manage through a contract arrangement. A Part 9 company could be set up which would allow other assets to be added and managed. Partnerships could include other levels of government or other government departments or could consist of multiple partners - both government and non-government. Maybe public land could be made available for housing or an arrangement to reduce the cost of infrastructure to a project in return for investment

of capital dollars. One thing to remember is that a partnership means there are benefits and advantages to both parties.

4. Resource centers as a distribution point for information might be a good idea. This center could act as a provincial housing register supplying government housing managers, developers and seniors with detailed and up-to-date information on any housing unit in the Province. This center could also be used as a clearing house for ideas - what works and what doesn't - so that we don't keep reinventing the wheel or making the same mistakes over and over. A resource center could track trends and investigate innovative ideas relevant to the housing industry. It could be used as a referral agency assisting in navigating the informational maze many of us find ourselves facing.
5. Innovative ideas such as group homes are catching on and would be particularly appropriate in small communities. These smaller homes, housing six to eight residents, would be much cheaper to build because of reduced building code requirements. Residential kitchen and laundry facilities would be lower in cost than commercial or institutional and therefore construction costs would be reduced. There are some examples where facilities have been renovated or converted to make better use of a less than functional building - a motel or high-rise apartment into lodging. Flexible housing, either with the building itself or with the site, is an idea. A two or four-plex could be constructed as a communal living dwelling and reconverted into a regular family dwelling at a later date - a design that could fit into any neighborhood. Manufactured homes, built to be mobile, could be added or subtracted from a site, responding to the needs of a community as they arise. Maybe if residential dwellings, were designed in the first place to accommodate changing needs, especially as people age, there would be less pressure to move into more accessible and appropriate facilities. An innovative project called the Sprout house is for young families who are looking to get into a housing market they can afford and which can be expanded as their family and income changes.

RALPH HUBELE

Creating Innovative Solutions/Developing Partnerships

A number of examples can be mentioned that illustrate the variety of partnerships that currently exist in the provision of affordable/appropriate housing to serve the needs of low income seniors in Alberta. They include:

- Through the Private Rent Supplement Program a number of senior households have been able to access market rental units in the private rental market. In a similar vein, some not for profit groups have also developed housing projects and have been able to secure rent supplements which will enable them to offer accommodation to low income seniors, and still break-even in terms of their operation.

- Regional Health Authorities have entered into arrangements with some housing management agencies which has allowed the development of assisted living projects adjacent to or incorporated into existing senior citizen projects.
- Regional Health Authorities have entered into arrangements with some not-for-profit and for profit groups to facilitate the delivery of support services to residents of their buildings.
- There are also several examples of Housing Management Agencies who have entered into arrangements with municipalities to develop or renovate projects on municipally owned sites.

NORM CASTIGLIONE

Project Statement

To develop an alternative seniors residential living environment that provides individualized, personal health care services in a home-like atmosphere.

Project Objectives

- Provide alternative housing for seniors
- Share cost and responsibilities among all care givers
- More effective use of resources
- Reduce risks to seniors living on their own
- Meet growing seniors housing market demand

Solutions

- Succeeded in getting stakeholders to come to table (RHA, Fort McMurray Housing Authority, Federal/Provincial/Municipal Governments, private sector)
- Provincial Government provided support through Municipal Affairs (human resources/land)
- Municipal Government provided loan guarantee
- Expressed need to community and found local support through Rotary Club involved local service organizations
- 4,850 hours of volunteer involvement in 1997-98 has gone toward Senior's Housing issues
- CMHC project development funding
- Formed Rotary House Fund Raising Society for the purpose of raising funds and turning the facility over to operators
- ***this is not seen as a long term solution - our approach addresses short term relief for current situation - all levels of Government must play a larger role along with the communities***

GARY KLASSEN

- Educate your planners
 - If they are not experts, housing symposiums like this one are an avenue for that process.
 - Challenge municipal planning authorities to respond to senior issues.
- Who represents seniors interests?
 - Put established seniors groups on planning circulation groups.
 - Where groups do not exist, encourage the formation of entities to provide input into the planning process.
 - Assist in providing an understanding of the planning processes for seniors advocacy groups.
- Municipal by-laws define scope of housing.
 - Start at the top of the planning pyramid with your municipal development plan.
 - Ensure policies allow for innovation and facilitate discussion.
 - Try master plans for areas which proactively include both institutional and residential areas with housing form.
 - If seniors have plans lead the way, the specific site land use by-laws can be considered.
 - While sometimes grass roots support for projects can be successful, it means that we are in a confrontational process rather than a facilitation process.
 - The partnerships here are comprised of councils, administrators, seniors groups, community associations and the development industry.
- Full cost recovery for land servicing.
 - The bad news is that it is likely to get more expensive over the coming years on servicing.
 - I don't have answers here.
 - But, it is not uncommon for multi unit projects to be in areas with good amenities.
 - If developer or builders are advertising returns through private sector/public sector partnerships, that may be the avenues resources at the local level are dictating recoveries for infrastructure.
- Established resident interests.
 - Meet with community associations or residents to review and educate about projects.
 - Try to find pre-planned areas with multi family opportunities.
 - Promote master planned areas.

As a general comment, communication is a critical element of a successful process.

PARTNERSHIPS

SHIRLEY JOLLY

1. FCSS, Regional Health Authorities, Home Care, pharmacies, management bodies, etc. should all work collaboratively and rather than being viewed as hostile, should be viewed with a partnership in mind.
2. Post secondary institution, and the college or university students who attend and cannot afford to live on campus, could work in a seniors facility in exchange for room and board. This would be ideal if they were on the same site and would be a wonderful blend of individuals of all ages.
3. Private non-profit housing groups know their commit well and often reflect the religious or ethnic needs of the seniors.
4. Service clubs play a vital role in a community. In Strathcona, the Kiwanis Club initiated a facility project which the Management Body now operates. This allowed the Kiwanis Club to move on to other things and not have to worry about ongoing operations. We have heard about the Rotary Club in Ft McMurray and Lions Clubs across the Province are involved in senior's housing in many different ways.
5. The community at large should be viewed as a potential partner with potential to take on fundraising or providing volunteers for the facilities.
6. Business and industry can get involved as a partner by providing sponsorships and making capital investments.
7. Government can be a partner even if they get out of the bricks and mortar business win their assistance in legal, planning, financing, construction and operating matters. This would be a huge benefit and a good contribution to a partnership.

DON'T UNDERESTIMATE THE POWER OF PARTNERSHIPS!

RALPH HUBELE

In terms of new partnerships that may be required, I believe that there needs to be more emphasis placed on the development of partnerships among housing management agencies, municipally delivered programs, such as FCSS, and Regional Health Authorities. The nature of these partnerships should include sharing of information and coordination of efforts to address the emerging needs of residents of housing projects.

- Another partnership which could be explored is between owner/operators of assisted living projects and housing management groups delivering Private Landlord Rent Supplements. The objective would be to assist low income seniors in accessing some of the units in these privately delivered supported living projects.

- The development of partnerships between non-profit groups and levels of government in the provision of new housing projects could also be beneficial. Many non-profit groups no longer have the expertise or resources to enable them to undertake new housing initiatives on their own. Mechanisms should be made available that will encourage groups to undertake such initiatives. These could include assistance along the lines of the type of technical and financial support that has been provided to management bodies involved in the upgrading of existing senior citizen lodges in the Province.
- Another partnership possibility is the development of rental projects by the private sector but with the participation of not for profit groups to enable the projects to remain targeted and to be available over the long term. In an approach similar to reverse mortgages, a project initially developed by the private sector could overtime become the property of a non-profit agency.

NORM CASTIGLIONE

Rotary House - Supportive Housing for Seniors

Partnerships

- Municipal Affairs/Rotary House Fund Raising Society (land)
- Municipal Government/ Rotary House Fund Raising Society (loan guarantee)
- Fort McMurray Housing Authority/Rotary (turn key project)
- Alberta Health/Fort McMurray Housing Authority
- Rotary Club/Local Service Clubs
- Seniors/Rotary House Fund Raising Society
- Business/Seniors (gifts in kind, cash)

GENERAL COMMENTS

GARTH MANN

Downsizing or Rightsizing is causing the mature population to learn how good it is to be free of old responsibilities and to establish new interests, new friendships, and social networks.

We at Statesman see the mature population divided into 2 major age groups.

- | |
|---|
| 1) THE 55 TO 70 YEAR OLDS. THIS IS THE "YOUNG AT HEART" - "UPWARDLY MOBILE" - "FAR FROM OVER THE HILLS GROUP" |
|---|

that is filling the communities of Builder's Active Adult Developments. For example, the capital city of the retired market, Sun City Arizona, reports an increase of 11% in the number of residents seeking this lifestyle in just 7 years.

2) THE 71 AND OVER AGE GROUP - THE DEPRESSION BRED SENIORS

are generally much more frugal, making sure they have enough in reserve for whatever emergency might occur as well as an attempt to leave some form of legacy for the children/grandchildren. Therefore, this age group is showing a linear growth for the next 10 years, however after 2010 the expected growth will be exponential through the year 2030.

Women dominate significantly after the age of 75...meaning that any man in the audience who can survive beyond 75 and moves to a senior assisted living complex -----he will be, for the first time in his life, a sought after commodity (popping "Viagra" pills to meet the demand).

RALPH HUBELE

Role

In terms of the roles that levels of government should consider.

Municipal

There are several roles that the municipality can play:

- One role would be to review current planning policies and building regulations with respect to the development of rental and ownership options for low to moderate income senior citizens. The goal of such an initiative would be to reduce costs by enabling the production of modest building forms and facilitating their location in a variety of land-use designations. This may require new interpretations of regulations and guidelines, providing relaxation's, or changing existing regulations. The objective of such a review would be to enable new housing forms to be developed and to reduce the time required to develop such projects.
- Municipalities could also investigate other mechanisms to generate dollars or building sites that could be made available for the production of affordable housing for low income seniors. The City of Vancouver has undertaken a number of initiatives in this regard including such things as density bonuses, development charges, and leasing of sites below market value.

Provincial

At the provincial level the government could undertake the following initiatives:

- A review of current regulations/policies regarding the operation of existing provincial housing programs to ensure that they are effectively promoting, supporting and complementing the philosophical thrusts of other provincial government department's initiatives. Perhaps an approach similar to that recently announced by the Province of Saskatchewan which is promoting the provision of services to seniors in provincially owned housing could be considered.

- There is also a need to identify strategies to address the fact that development costs for new housing will result in costs that low to moderate income seniors will find unaffordable, regardless of whether they are being developed by private not for profits, or private for profit organizations. Methods of reducing these costs, through grants, assistance in obtaining sites, or rental subsidies that reflect economic realities will need to be examined.
- There is also a need to review and if necessary amend current building standards which may be preventing some innovative projects from being developed.
- There is also a need to review the current Municipal Act with a view to making amendments that would enable reserve dedications for housing similar to land dedicated for future school sites.

Federal

At the federal level of government, through CMHC the following could be considered:

- In recognition of changing needs of many of the residents of buildings which are cost shared by the federal government, there is a need to consider the development of programs that are supportive of aging in place. Borrowing from the United States experience, the possibility of funding such initiatives, at least partially, through project operating surpluses that are currently being returned to the federal and provincial levels of government should be investigated.
- There is also a need to review current policies and regulations regarding mortgage insurance that is being offered by CMHC. The objective would be to determine if there are barriers in these practices that is preventing or providing obstacles to the development of affordable low income and moderate income housing (for example the requirement for, and the size and type of equity required may be creating a barrier to development).

I believe that the private sector would be interested in the development of low and moderate income housing options, as long as there is a return on their investment. The key will be developing an approach that enables the private sector to obtain a return on their investment while at the same time enabling seniors of low to moderate means to access and have secure housing. In developing such approaches, I would suggest that some careful thought should be given to the production of housing units which only offer the affordable housing for a specified period of time. Changes in markets, changes in ownership, and the termination of programs can have a disruptive and dramatic impact on low income clients living in such units.

An examination of the existing inventory of private sector rental accommodation, will also reveal that in a number of private rental projects there are significant concentrations of senior citizens. This phenomenon, which has been termed Naturally Occurring Retirement Communities can also offer some opportunities in the provision of affordable and supported housing options. Opportunities to work in conjunction with the owners of these projects also warrants a more thorough investigation.

The non-profit sector should also be encouraged to undertake projects addressing the housing needs of low and moderate income seniors. These are a number of advantages that non-profit organizations can bring to the table that can help to reduce the cost of developing housing which is affordable to low and moderate income seniors.

In the sessions to follow we will have the opportunity to more fully explore some of the opportunities that can or should be developed.



SPECIAL NEEDS

FACILITATOR

JOHN MARTIN
ALBERTA MUNICIPAL AFFAIRS, HOUSING AND CONSUMER AFFAIRS

PANELISTS

DERMOT BALDWIN
CALGARY DROP-IN-CENTRE SOCIETY

HELEN KRIMMER
HANDICAPPED HOUSING SOCIETY OF ALBERTA

BONNIE LAING,
MLA, CALGARY BOW, CALGARY HOUSING COMMITTEE

GARY MCPHERSON
PREMIERS' COUNCIL ON THE STATUS OF PERSONS WITH DISABILITIES

ED RIEDIGER
ROBIN HOOD ASSOCIATION

RON V. WICKMAN
RON WICKMAN ARCHITECT

NEEDS

GARY MCPHERSON

Day one - Defining the Need

- People with disabilities who have mobility difficulties have the same needs and desires as anyone else. These desires are reflected in this quote from an article that appeared in the June 13th edition of the Edmonton Journal. The article was focusing on Housing and Community.

"Society-wide. people are feeling a need for community." Says Sharon Sprowls, Acting Director of the Congress for the New Urbanism. "They recognize people are interdependent and must solve problems together."

Primary amongst the needs and concerns of people with disabilities are:

- A sense of community
- Access - both physically and attitudinally
- They want to be included
- Location is extremely important because barrier free transportation is becoming a huge issue
- Support to function as independently as possible - both informal and paid support
- We must realize that how we design and develop housing and communities today will affect people's lives tomorrow. We must think about needs and accessibility, and realize with minimal cost that we can build in to new homes the potential for ramps, lifts and mobility. If we don't, people will be forced to leave their homes prematurely if mobility difficulties or disability presents itself. "We must: build for today, but plan for tomorrow."

ED RIEDIGER

ISSUES IN SPECIAL NEEDS HOUSING

1. The need for common vision and coordination between the provincial government departments, municipal governments, service providers and people needing special housing.

- Vision and practice have to match up.

We talk about community living for everybody - no need for large institutions - has not been a lot of success.

This brings about the need for a lot of support and cooperation, i.e.:

- organizations or individuals willing to develop and operate residential services
- municipalities that support and enable special needs housing

- program funding to match the facility (Robin Hood developed two and three person options for people with severe needs. Limits in funding are now pressing us to get larger units.)
 - the ability to fast-track the planning and development process. The need for special housing can arise quickly and we need quick ways of responding
 - need partners looking for solutions
2. Financial assistance for capital, furnishings, special equipment and maintenance.
- My primary concern here is for people in need of very specialized housing. Not those who are able to live in regular apartments or condos and only need rent subsidy - housing subsidy to low income- should follow the person.
 - Setting up a group home for a specialized group can easily run to \$200,000. The downpayment is not recoverable. Often residents may not be able to afford furniture. Special equipment like electric doors \$3,000; overhead track and lift system \$10,000; special bathing units \$25,000; wheelchair lift systems \$12,000; far exceeding dollars available through grant programs. The ongoing maintenance of homes is also a real issue.
 - The first few homes an organization sets up are sometimes a bit easier. There is all the enthusiasm and "first" phenomena. By the sixth or seventh home you've worn out your welcome at the local service groups and your fundraising volunteers are getting tired. We need to find ways to support real costs so we can make it possible for everyone to live in community.
3. The need for clear, simple and fair rules and regulations regarding:
- the right to have group homes in community
 - building standards - size, sprinklers, basements
 - jurisdiction - provincial, municipal, licensing, program core standards.

OBSTACLES

BONNIE LAING

Calgary as we all know is experiencing a boom, more than 1,600 persons move to Calgary each month and in the 4 years 92-96 net migrants were 18,245. Vacancy rates are less than 1% which has caused escalating rents. All the current construction is targeted to the middle to high income population. There is little opportunity for low income Calgarians to find accommodations. Realtors have many stories about houses being sold before they made the M.L.S. lists and buyers are out bidding each other for a house! The average monthly rental rate in Calgary is the highest in the prairie cities -

\$511 for one bedroom and \$635 for two bedrooms. An affordable rent for most special needs and low income people would be \$250/month. The Calgary inflation rate is at 2.2% versus 1.6% for the rest of Canada.

The social housing portfolio is full to capacity with over 1,000 on the waiting list for the city's Calhomes Properties and over 414 on the Calgary Housing Authority's list. C.H.A. has stopped taking names or the list would match Calhomes'. The emergency shelters are full to capacity and over 100 more spaces were added this spring in a new warehouse space.

Some of the obstacles to assist the homeless and others is lack of money for that first month's rent, damage deposit, and utility hook ups. These start up funds require up to \$2,000. Transportation is another obstacle - many of the new arrivals come to Calgary expecting to get great jobs as the head office is there, however, the job hiring is done in the field places such as Devon. Being able to travel to employment whether it is across the city or out in the rural areas is often difficult to access.

Not having the skills or inappropriate skills is another obstacle to finding and retaining employment. Mental and physical health problems are barriers to achieving a more comfortable standard of living. The Health Study found a surprising number of persons who had been injured, some on the job, and had not received adequate medical care. These conditions had become chronic and impeded the opportunity for employment.

These are only a few of the needs and obstacles facing this special needs population. In the next session we will look at the solutions.

DERMOT BALDWIN

CHALLENGES OF HOMELESSNESS

In 1990 a gallop pole demonstrated how close many of us are to becoming homeless. It found that 29% of us would be ruined within a month due to loss of employment income. Recognizing this, it is evident a thin line separates us from those who are homeless.

Issues related to the causes of homelessness such as funding cuts for low cost housing, reductions in Social Assistance, recession and unemployment have contributed significantly to swelling the numbers of homeless in Canada in the past 15 or so years.

The challenges we face in trying to deal with this complex area are numerous, however I will list eight of most important as follows:

- We must develop the public's understanding and awareness of homelessness that will result in government attention and action on homelessness.
- The issues are complex and require an array of initiatives that will address the social supports, medical and educational needs as well as housing needs.

- Government departments and regulators impose standards that cause financial hardship on non-profit agencies with no attention as to how revenue will be generated to pay for same.
- Governments and institutions initiate changes such as de-institutionalization or downsizing with insufficient planning or bridging to care for clients affected. Community agencies are expected to provide these services upon demand with little or no extra resources.
- Government departments are separate entities, not obligated to coordinate their efforts nor responsible for the effect one department has on another's service in an agency. The results for an agency are costly, burdensome and counterproductive.
- There are more disincentives than incentives that would discourage investors or agencies from developing appropriate services and housing.
- Social policy has not progressed with the need and demand for increased services and supports. Consequently all government supplements, welfare, disability, allowances and unemployment benefits fall short in meeting basic living expenses. Many food bank users are employed and suffer insufficient income as an example.
- The N.I.M.B.Y. syndrome is one of the most difficult, costly and discouraging issues social agencies have to deal with. Allowing community and business interests a VETO on development of housing and services in a community equates to some Canadians having more rights and entitlement than others, elitist and dominated by self-interest

SOLUTIONS

RON V. WICKMAN

As a summary overview of my presentations, I presented two innovative housing projects that I have recently completed in Edmonton, Alberta. The Affordable Housing Demonstration Project and the Habitat for Humanity - FlexHouse Project. Both Projects:

- Truly attempt to simultaneously address and balance a multitude of issues including community, flexibility, accessibility, sustainability, home automation, and affordability.
- Are located in an inner city community so residents may be afforded better access to a greater host of the neighborhood amenities; inner city development promotes a safer and a more positive and efficiently run city.
- Are designed to accommodate a variety of family types and provide for home office space, bedrooms, a rental suite or garden suite.
- Are designed to promote social interaction, by supplying a front porch and outdoor courtyard space, to bring residents together rather than to keep them apart.

- Are designed to simultaneously satisfy users with varying disabilities, the projects provide on grade access, open floor plans, adjustable kitchen counters, lever door handles, accordion closet doors, adjustable rod and shelf heights and reinforcing for future installation of a stair-lift, and grab bars, all to help those individuals in wheelchairs.
- Strategically use color and contrast and changes in texture of ground and wall surfaces to serve as visual and tactile cues for those persons with sight and cognitive limitations.
- Provide specifications that strategically call for use of materials and building methods that promote sustainable construction and healthy housing.

GARY MCPHERSON

I am going to share some thoughts and ideas that are presented in no particular order. Possibly they could be used to improve the housing situation for people in need.

- Within the last year there was a feature article in the Premier's Council's publication, *Status Report*, that profiled a community in Atlanta GA. The town council passed an ordinance (similar to a by-law) to ensure that all homes in that particular district were 'Visitability' friendly. In other words, all homes were accessible to individuals with mobility difficulty. The original article discussing this unique and innovative project appeared in an excellent U.S. publication titled *New Mobility*.
- In Oahu, Hawaii, people must lease their land, and their ownership or property rights exist in the form of the physical structure. I know this goes against the grain in Alberta, but is it possible that the leasing of land could be part of any future solutions?
- Habitat for Humanity has an excellent concept that has been proven to work. Could we not harness the energies of unemployed youth, and the leadership of retirees, combined with the resources of business to implement a made-in-Alberta solution?
- We must continually work to explode the myths that lead to the NIMBY syndrome. This is a continual and ongoing public education requirement.
- We must have an integrated thinking and planning approach to our future. It involves requirements of location, transportation, access to schools and shopping, as well as access to social and recreational opportunities. If we don't, the implications for barrier-free transportation will limit the meaning of community for people with mobility needs, and may restrict them to their immediate surroundings.
- About six weeks ago the CBS news program '60 Minutes' had a feature on Magic Johnson and his business interests. They profiled one of his initiatives to bring quality businesses to black inner-city neighborhoods. One such project was a partnership between Magic Johnson and the Sony Corp. This project was built in Los Angeles and came to life in the form of a 15-20 million dollar movie theater complex containing, 15 theaters. In three years there has been no problem with

vandalism, The complex is called Magic Theatres, and it is amongst the top revenue generating theaters in the United States.

- Magic Johnson has a philosophy that says - if you bring quality businesses to inner-city neighborhoods, and that if they hire people from that community, the people will respect and respond accordingly. Is there a message in Magic Johnson's initiative that could be applied when developing housing opportunities and rebuilding neighborhoods in Alberta?

ED RIEDIGER

Ideas

1. The community is an ally, not an adversary.
2. Maintain high standards for group homes in terms of appearance, location, design, furniture, size, etc.
3. Communicate with neighbors, municipality, provincial government, regulations, clients, etc.
4. Co-op housing has some real advantages for special needs housing - especially if you are part of the planning process.
5. Some families may "bequest" a home for the long-term care of a person with special needs.
6. Re-mortgaging can provide operating capital for new projects.

BONNIE LAING

Partnerships and collaboration are key to making progress in the creation of housing appropriate to the many needs that exist in housing today. I will tell a few of the many solutions I know about.

Creation of housing for the hard to house needs to include the support system necessary to bold success. In Calgary we have Langin Place which is home to 74 hard to house single males. The accommodation consists of a one room bachelor suite. Counseling services are now part of the arrangement. Prior to the inclusion of the counseling services it was almost impossible to retain occupancy - frequently the building was less than half full.

Provision of a small interest loan for the important damage deposit, first month's rental fee and utility hook ups. There are two groups that I know about who are looking at setting up a system to allow this type of revolving fund or trust arrangement.

Sharing accommodations with a peer support model have been quite successful. Two examples I'm aware of are the Oxford House for persons recovering from substance abuse, and Chose the Fellowship which operates two houses and is dedicated to persons with mental health problems. By working together the residents assist and

support each other. Financially they are better off. Bringing services to the shelter - AFSS Street Workers process applications for FSI and other services, and Mental Health workers who schedule visits to monitor and assist the shelter residents with health problems. Employment and job finding services are also available at the shelter to assist the homeless and newcomers. As 45% of the shelter residents do work, this program has proven to be successful.

One of the recommendations of the Ad Hoc Steering Committee of the Homeless Initiative is the creation of a database to track the homeless and special needs people to ensure they don't fall through the cracks. This would involve a partnership of all agencies who work with this population. Entry to this system would be from multiple of locations. Coordination of services would be done through interagency cooperation and meetings.

DERMOT BALDWIN

The more vulnerable in our society could be better served if agencies were able to deliver services without RED TAPE and costs associated. Regulatory bodies should be obligated to work collaboratively in order to meet service demands in the community in the most efficient and effective way possible.

- Government departments should be able to identify funding sources that coincide with their demand for service or facility upgrades. Codes and standards should be tied to an ability to pay as they relate to non-profit organizations.
- Social policy must be tied to a strong philosophy and idealism that puts people first and is conducive to that which supports and nourishes, not only that which encumbers and controls.
- When governments and institutions apply new downsizing or deinstitutionalization programs, dollars should follow clients into non-profit, serving agencies to allow delivery of service with guaranteed time lines.
- Government departments must coordinate their activities so that they can reasonably avoid hardship to clients and agencies who are responsible for service.
- Standards for payment of service should be set that would allow agencies to be funded fairly from the outset of service delivery.
- A consultant should be allocated by municipal or provincial government at the initial stages of any significant project, that will enable and facilitate progression of said project. This would include efficient handling of red tape and advocacy.
- Municipal governments install regulation that guarantees service development in all communities, ensuring balance between social responsibility and self-interest.
- Provincial government funding allotments have some percentage of flexible/discretionary use to allow for creative new solutions in housing service development.

PARTNERSHIPS

BONNIE LAING

Partnership with business is very important to success. There are some businesses I am aware of who are employing homeless persons and through mentoring and modeling are ensuring that these employees are learning not just the job skills but also the "culture" of work.

A very successful businessman, Art Smith, is setting up a Homeless Foundation. His intention is to ask business to be part of the solution as he feels business is the magnet drawing so many newcomers to Calgary. Through committees he intends to work on the implementation of many of the Ad Hoc Committee's recommendations. Calgary Home Builders' Association has already committed to 2-3 housing projects to increase the housing stock for the homeless and low income persons.

I'm sure everyone here in this room knows that we can't solve the problems by ourselves. This must be an inclusive process - all levels of government, care givers, churches, consumers, agencies, Chambers of Commerce, business, B.R.Z. Organizations, and the general community must be willing to work together to build the safety nets and change policies to ensure all citizens reach their full potential.

GENERAL COMMENTS

BONNIE LAING

I am the Chair of the Calgary Housing Committee (C.H.C.) which is an advisory committee on social housing and is sponsored by Alberta Municipal Affairs. On January 30, 1996 the C.H.C. and the Special Action Committee on the Homeless hosted a dinner seminar to discuss the homeless problem in Calgary which had been steadily increasing in recent years. The guest speaker was Jim Ward. Guests were from different levels of government, business organizations, community groups and agencies, university, and persons who were homeless. Out of this dinner meeting the Ad Hoc Steering Committee on the Homeless Initiative was born.

The Ad Hoc Committee was co-chaired by Alderman Bob Hawkesworth and myself. The membership consisted of the City Community and Social Development Department, Calgary Police Service, Provincial Mental Health Advisory Board, Alberta Family and Social Services, United Way, Calgary Downtown Association, Cathedral Church of the Redeemer, University of Calgary Social Science Department, Calgary Drop-In Centre, Salvation Army, Community Members and 3 representatives of the Homeless. Our administrative team was from the City Community and Social

Development Department and Alberta Family and Social Services. Alberta Municipal Affairs served in an advisory capacity.

At the Ad Hoc Committee's request Alberta Health commissioned a special report to study the Homeless population. This report "Calgary Homeless Study", authored by Dr. Arboleda-Florez and Dr. Heather Holley did an in-depth analysis of local agencies client files for a 3 month period plus interviewed 250 residents of the Calgary shelters. This report has been acknowledged as being one of the first in Canada to study the homeless in such a comprehensive way. It has provided and will provide valuable insight to the causes of homelessness and assist in developing solutions,

The face of the homeless is changing. Although the majority are still men, there is an increase in the number of women and youth. Families are beginning to appear in the ranks of the homeless. Fathers with children have been noted. Many of the homeless are well educated - 20% with a high education; educated past high school level. Approximately 33% have mental health problems and 34% have substance abuse addictions. The majority of the homeless have been on the street for less than 3 months and for 50% this is the first time they've been homeless. The Health Study shows that 73% of the homeless are from outside of Alberta. 45% of the homeless living in shelters are employed.



Appendix D

Summary of Evaluations



Event Summary

Attendance

543 people attended the symposium. The largest numbers came from Edmonton (220) and Calgary (72), but representatives from over 80 communities were present for the two days – from High Level to Milk River, Lloydminster to Hythe and everywhere in between.

Some people didn't indicate a preferred housing stream. Others moved between sessions during the symposium. Of those who indicated a preference, the numbers broke down as follows:

Low Income	151 (28%)
Modest Income	72 (13%)
Seniors	196 (36%)
Special Needs	79 (15%)
No Preference	45 (8%)

Evaluation

195 (36%) of the 543 delegates who attended the symposium completed evaluations. The ratio of respondents was similar for each stream.

For Day One, 81% of the responses indicated that the individual components of the symposium were excellent to very good; 17% were average; 2% poor. There were slightly more poor and average on Day Two.

91% felt the symposium format allowed enough time to network.

80% felt the symposium format allowed them to share their expertise.

93% felt the symposium allowed them the opportunity to gain new knowledge.

93% felt they would attend another symposium.

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